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SATURDAY NIGHT

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Fighting Parasites Of Finance

Without commenting on the guilt or innocence of various individuals who are awaiting trial there is no question but Hon. W. H. Price, the Attorney-General of Ontario, is doing a great public service in his campaign against brokers and stock-sellers suspected of trying to defraud the Canadian public. As has been pointed out on many occasions in SATURDAY NIGHT, Canada has during the past two or three years become the field for a kind of immigration that it emphatically does not want,—fake promoters and strong-arm salesmen, who, owing to the vigilance with which the law is being enforced against them in certain States to the south of us, have been moved to Canada. A surprisingly large percentage of the men apprehended at Toronto and Montreal come from the United States, and some who would probably have been arrested have seen fit to start back home by the first trains they could catch.

An indication of why Canada found favor in the eyes of the gentry in question is provided by an article, "Parasites of Finance" in the current issue of the "North American Review". It is from the pen of Keyes Winter, until very lately Assistant Attorney General for the State of New York, in charge of the Fraud Prevention Bureau. Mr. Winter has been very active in probing the methods of financial parasites and was the man responsible for closing up the Consolidated Stock Exchange in August, 1925, when he found that its brokers were short over $3,000,000 of the $12,000,000 worth of securities they pretended to have bought for the public.

He says that it has been estimated by Hon. Andrew Mellon, Secretary of the U. S. Treasury that in the United States $1,700,000,000 annually is taken from the public by stock frauds, that is to say nearly $15 per capita for every man, woman and child between the Rio Grande and the Canadian boundary. He adds: "If these figures include losses from fake mines and oil prospects, stock market gambling, bucket shops and double and treble commissions paid for rigging markets and faking market sales, exorbitant promotion profits, watered stock and inflated balance sheets, fake organizations of defunct businesses, freeze outs, memberships in empty mutual welfare corporations, fake guarantees against stock losses, bonds secured by uncompleted or vacant buildings, certificates of anaemic investment trusts, forged trade acceptances, as well as thousands of varieties of badly conceived ventures floated chiefly on air, then this estimate is over-modest."

Mr. Winter's catalogue of the various methods by which the public is robbed of its cash, indicates the enormous diversity of the task an effective fraud prevention bureau has to perform. He points out that these millions are taken not merely from the ignorant and gullible sap, but from lawyers, doctors and professors. Obviously in this publicity ridden age the man of average intelligence loses his judgment in the face of the promises of wealth any fake promoter or salesman knows so well how to frame. As a result of two years administration of the Martin Act in New York State, which apparently provides for action much like that which Attorney-General Price is taking in Ontario, many schemes have been squelched and thousands more have died in still birth, and, says Mr. Winter, "there has been a general exodus of professional security swindlers from the State of New York and the public has been saved countless millions of dollars."

We in Canada know whither a large number of these migratory birds of prey have come and it is imperative that the authorities of every province make this country equally uncomfortable for them.

Nova Scotia's Second Chamber

The Privy Council's judgment, recently rendered to the effect that the Government in office in Nova Scotia has the power to elect or dismiss the members of its Upper Chamber, looks like the prelude to the effectual cooking of the goose of that body. For the result of that judgment is to put Premier Rhodes in a position to carry out his repeatedly-announced intention of abolishing Nova Scotia's Legislative Council. His Government had already passed through the Legislative Assembly a bill for the Council's abolition, but that bill did not pass the Legislative Council; for that chamber ungraciously, if intelligibly, refused to commit hari-kari at the Premier's behest. The latter then intimated that he would appoint a sufficient number of new Legislative Councillors to ensure the passage of the bill.

In this, he was for going one better than Premier King's reforming zeal had contemplated in the case of the Canadian Senate. The Dominion Premier's plan was—and, one presumes, still is—to extract a promise from each new Senator that be appointed that he (the new Senator) would support the Senate's abolition, when the Government could undertake that high emprise with hope of success. So that, if only the King Government remains in office sufficiently long to appoint enough new Senators to ensure a majority pledged to Senate abolition, and, if only none of the Senators so pledged "reneg", when the times comes—two fairly substantial hypotheses!—then the Canadian Senate will, in due course, share the fate of Nineveh and Tyre. Premier Rhodes, however, proposed to cut the Gordian knot, at one fell swoop, by appointing an adequate number of Legislative Councillors to ensure the passage of his bill. But the Department of Justice at Ottawa stepped in, and said (in effect) "Not so fast; what you propose is *ultra vires*." Premier Rhodes seems to have replied with the Parliamentary equivalent of "Apple sauce!" Recourse was then had to the courts, with the result that the ultimate court of appeal has now pronounced in favor of Premier Rhodes' contention. The latter may be trusted to be as good—or, as the doomed Legislative Council will think, as bad—as his word.

For a long time the unhappy Legislative Council seems to have been in the luckless plight of being loved by nobody. The Murray Government, which had many a "set-to" with it, often hinted, not obscurely, that it "lagged superfluous" on the stage. The Armstrong Administration, which succeeded Premier Murray's, signalized its advent to office by limiting the official life of a Legislative Councillor to ten years and obtaining authority to carry "over the head" of the Legislative Council legislation which had been passed at three successive sessions by the Legislative Assembly. When Mr. Rhodes assumed the Premiership, it speedily became apparent that this humdrum following of the Asquith precedent would not suffice for him. He at once began to make faces at the Legislative Council, and, now that the Privy Council's judgment has put him in a position to translate menace into accomplished fact, he is not likely to delay taking appropriate action.

FAMOUS ABBEY RESTORED

Croyland Abbey, Peterborough, which was reopened last year after the interior had been restored, has since been vastly improved. The organ has been moved, a new lectern built, and the new chancel window, which cost £900, was dedicated on St. Bartholomew's Day. The bells were broadcast on September 18. This interior picture shows chancel window.

If he abolishes Nova Scotia's Upper Chamber, the Legislature of Quebec will then be the only bi-cameral Legislature in the whole Dominion. It is unlikely that Premier Taschereau will move against his Legislative Council. For one thing, there is no substantial body of opinion adverse to it in that Province. For another, the Quebec mind is not always looking around for some institution to pull down. And then the Legislative Council has often proved its usefulness, as a place to which an unruly supporter may be "kicked upstairs", or as one in which a seat may prove a fitting reward for a loyal, but (in a Parliamentary sense) ineffective, follower. These may be rather negative uses, but they have proved before, and may prove again, not the less valuable ones on that account.

Quarrels Among Christians

Certain recent episodes both in England and Canada represent a tendency which began almost coincidently with the Christian Church and was probably an inheritance from earlier Jewish tendencies to quarrel over the "letter" in a manner which bruises the spirit of religion. We would recommend to theologians and dogmatists, eminent or obscure, learned or illiterate (for many very dogmatic theologians are illiterate) a perusal of two very significant passages from the writing of St. Paul:

> "Not that we are sufficient of ourselves to think anything as of ourselves; but our sufficiency is of God; Who also have made us able ministers of the new testament (covenant); not of the letter but of the spirit, for the letter killeth but the spirit giveth life."—Corinthians II; chap. 3, v. 6 and 7.
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> "We should serve in the newness of the spirit, not in the oldness of the letter"; Romans, chap 7, v. 6.

The quotation from the Epistle to the Romans is especially noteworthy because that book is probably the earliest of all the writings in the New Testament;—the book in which St. Paul summed up for the Gentiles his conceptions of what the Christian religion meant. Elsewhere in the same epistle (chap. 2, v. 27-9) he emphasizes the same thought, with reference to reproaches which had evidently been circulated because the early Christians had abandoned the ancient rite of circumcision. Quite certainly the belief that the essence and power of Christianity lay in the spirit and not the letter was ever present in the mind of the apostle who had been charged with the task, as he believed by a direct mandate from God, of spreading the message of Christianity to all people; and who was already in controversy with those who like St. James regarded the New Covenant as for the Hebrew people alone. Yet despite the warnings of St. Paul, professing Christians have been quarreling over the letter ever since and denouncing as traitors to the faith those who could not see eye to eye with them on minor matters of interpretation and observance.

The harm that has been done to Christianity and to humanity at large by the superstitious belief in the verbal inspiration of the Bible and the infallibility of the written word is incalculable. In many instances it descends to the gross forms—as when a person shoves a knife between the leaves of the bible and accepts guidance from the phrase which the point of the knife touches,—a type of common magic which used to be frequently practised in the rural districts of Canada. Hardly a public crime has occurred since Christianity became dominant in Europe which has not been justified by scriptural reference, craftily or sometimes sincerely employed to impose on the dupes of this old belief in the verbal inspiration of the Bible.

Although among English-speaking people the Bible is the best known of books, comparatively few persons are aware of how great a part merely human judgment, industry and ingenuity has played in the selection of certain scripts and texts and the rejection of others. Those who vaunt their belief in the verbal inspiration of the Bible are consciously or unconsciously laying many confusions and contradictions, obviously due to human fallibility, on the shoulders of the Almighty. Probably many believe the words "Old Testament" and "New Testament" to possess a semi-sacred significance, unaware that the word "Testament" is a false rendering of the original word "Covenant". This is but a single instance of many confusions which the more spiritual and progressive minds among those who have carried on the work begun by St. Paul, have risen beyond, and dismiss as inconsequential; but which become a stumbling block to religious belief when the infallibility of the written word is insisted upon.

As a matter of fact, although many aggressive dogmatists violently profess their belief in the verbal inspiration of the scripture, none of them accepts the doctrine *in toto*. On this continent we have at least one hundred religious sects, each of which professes to possess the only simon pure version of Christian doctrine, based on the infallible word. The more weak and obscure the sect the more it is convinced on this point. But each of these sects is selecting its own pet excerpts from "the Word" and rejecting the conceptions of rival sects which make equal claims. In reality any value these sects possess for humanity is due to the spiritual life and the principles of conduct they promote, and not to the dogmas they preach. The more they insist on dogma and on their own special brand of infallibility the less civilized and truly spiritual they become, and the more they drag true religion into disrepute. It is with them but a short step to limiting the power of God, as do those who deny His power to raise up man from an ape-like stock, merely on the basis of a manuscript written by human hands and of which the earliest known text, made by Massorete copyists, dates back only to the ninth century *after* Christ.

Warrants For Western Ku Kluxers

The Ku Klux Klan in Saskatchewan is certainly living up to predictions made in SATURDAY NIGHT when it started its campaign for the capture of Saskatchewan some months ago. It was then explained that the K. K. K. was a fee-collecting game in which the proceeds were split among the organizers, and that as soon as the field had been pretty well exhausted the agitators would move on to pastures new. In view of these prognostications it is interesting to note that circulars are out asking for the arrest of Lewis A. Scott and Harold E. Scott, father and son, alleged to have left Regina for parts unknown carrying with them the larger portion of the dues and fees collected from Klan members since the organization campaign began. The Scotts were quite well known in Regina, and made their home at the provincial capital while carrying on their organization work in the smaller towns of Saskatchewan. What funds were left seem to have since been carried away by another agitator, H. F. Emory, alias Hugh Emmons, alias Pat. Emmons, formerly of South Bend, Indiana, who operated around Moose Jaw. Warrants have been issued against him there charging that he has absconded with $1,313, part of which belonged to the Ladies' Ku Klux Klan.

No undue sympathy need be wasted on the dupes of these gentry. If people have nothing better to do with their money than to spend it on membership and initiation fees for such a despicable body as the Ku Klux Klan, it does not matter much how they lose it. Despite its bad record everywhere and the high percentage of officials both in Canada and the United States, who have either landed in jail or absconded, the Klan keeps up its cheeky pose as an agency of public welfare. Western newspapers speak of campaigns for an increase of membership in Moose Jaw and Saskatoon. In the East the boast is made that a prominent Conservative member of the House of Commons from Western Ontario is now Grand Kleagle. If he is anything like the Kleagles who have figured in United States politics the new leader, Mr. Bennett, had best be wary as to admitting a creature of this ilk into his party caucus.

Winnipeg Postal Situation

Some surprise has been expressed over recent press despatches intimating that the Winnipeg postal group of amalgamated civil servants of Canada has demanded a Royal Commission to investigate Postmaster Bower, and his conduct of business connected with the Winnipeg post office and staff. Since then the Postmaster General has made a tour of the western cities, but publicly stated that nothing will be done till after his return to Ottawa, when the matter will no doubt be laid before his colleagues. While not opposed to organization by postal employees he expressed disapproval of radicalism. Linked up with the above request is the suggestion that the Winnipeg postal strike of 1918, the conduct of their civil servants in joining the radical sympathetic strike in 1919, coupled with their subsequent treatment by the government, be again investigated, at public expense. What is there to investigate? So far as the writer can grasp the situation, the trivial charges could be checked up by an official of the department.

If Postmaster Bower is able to make his whole staff of public servants work too hard, he is about the first public servant in Canada able to attain such a record. Instead of an expensive investigating Royal Commissioner, a charge aired by the Winnipeg postal employees is that Mr. Bower is personally responsible for some of the employees not receiving the maximum salary. That also is not convincing. It is much more reasonable to assume that if some do not receive the maximum, responsibility must rest with the individual rather than the system of promotion. The postmaster would no doubt be a happy man if every member of his staff graded number one in efficiency, courtesy and self-reliance. That is almost too much to expect in any institution, but, even in that, Mr. B[illegible] really has rather a remarkable record. Out of [illegible] under his supervision, ninety-five per cent. are [illegible] the maximum salary. Probably if the other five p[illegible] worried less about stirring up trouble, and "getting[illegible] chief, and settled into the more exhilarating spirit of [illegible] work, even the five per cent. ranks might decrease. [illegible] Postmaster General should be proud of that ninety-fi[illegible] per cent. maximum record.

Anyone familiar with the postal situation in Winnipeg covering Mr. Bower's tenure of office, knows the above charges are largely subterfuge. The game is much deeper than any concern over capable administration at the Winnipeg post office. It is no secret that early last spring, when the disgruntled radical agitators and sympathizers failed to put over their case for reinstatement and reimbursement during last session at Ottawa, they promptly blamed Mr. Bower and other prominent Winnipeg business men. Their board of strategy and legal adviser at once decreed that they must first get Mr. Bower out of the way, if their claim is to succeed. The writer heard that chatter many months ago.

The Winnipeg postal administration is second only to Toronto, from a net revenue point of view. With many years' experience in the publishing and distribution service, the writer can frankly state, that in the matter of consistent public service the Winnipeg postal service, since Mr. Bower's appointment, has been second to none in Canada. Associated with him is a worth while staff, keen and proud of their "hard work", and the business interests of Western Canada have long profited by the smooth working postal machinery at the central station in Winnipeg. The course of events on this question will be carefully watched in all parts of the country. The Ottawa government must choose between this honest and capable administration, and a few disgruntled radicals, who got

just what they played for in 1919. The public service is much more important than belated claims of a few disappointed would-be revolutionists, backed by a commission-seeking legal adviser.

Chicago Underworld As Book Censors

There is no doubt that the Chicago gunmen, hi-jackers, thugs and ladies of the pavement, heartily approve the campaign their favorite statesman, Mayor Thompson is making against "pro-British" books in the schools and libraries of the Illinois metropolis. Having succeeded in making Chicago a byword through the world for unchecked criminality, Mr. Thompson is resolved that his city shall not be contaminated by anything savoring of British ideals. This is natural enough in a politician who owes his position to the support of the underworld. Mayor Thompson knows that his election to public office is regarded by every decent citizen of the United States as a reproach to democracy, and inevitably British ideals of justice and conduct are poisonous to him. For the past two or three years publicists in his own country have been making unpleasant commentaries on the fact that under the British flag crime is speedily checked and punished so far as it is possible to compass that end, and there have been rather acid allusions to the fact that conditions are somewhat different in Chicago. At last the worm has turned.

Though he declines to ensure the safety of life and property in his home town, Mayor Thompson has resolved that the minds of his community shall be purged of "British" influences if he can accomplish it. He has appointed one "Sport" Hermann, as official censor, who announces his intention of publicly burning any book which contains favorable allusions to Great Britain. "Sport" might as well begin with Shakespeare whose historical plays fairly reek with "propaganda". We trust he will invite all the underworld to the bonfire, and that a pleasant time will be had with hooch distributed free at the expense of the Mayor.

Gunmen and thugs flourish like the green bay tree in Chicago, but not so school superintendents, one of whom is now under suspension for allowing books of British origin to be read in the schools. The mayor expects to have the whole educationist class on the run pretty soon and will no doubt fill their places with graduates from the famous "Loop" in comparison with which Whitechapel in the days of Jack the Ripper was an earthly paradise. He has sent far afield for one, "Judge" Frederick Bausmann, of the State of Washington, arch sleuth of the anti-British movement. "Judge" Bausmann is the author of an article which appeared in the "American Mercury" which heralded the remarkable discovery that the election of Dr. George Locke of Toronto as President of the American Library Association in 1926 was a dark British plot. He also made the revelation surprising even to Dr. Locke that the latter was the director of the British Propaganda Bureau during the war. Bausmann has things a little mixed of course. Perhaps he heard that Dr. Locke was a Syndic of Hart House Theatre, and not knowing what that meant, assumed that it was camouflage for sinister activities. He is an interesting creature, and if anyone cares to read his article one may learn how those gentle souls Philip the Second of Spain, and Napoleon Bonaparte, men who desired nothing so much as a peaceful life and would not harm a fly, were lured on to their own destruction by the crafty British who now cherish similar designs against innocent, trusting Uncle Sam. Bausmann has found his spiritual home in Chicago and the fact that he was for a short period a "Judge" will perhaps lend a little respectability to the underworld's campaign against literature.

Montreal Mayor Wants More Power

Mayor Martin, of Montreal, has set on foot a movement to regain for the Mayoralty much of the power that it formerly enjoyed, but lost when the present charter of the city was adopted six years ago. No doubt, he feels that the moment is opportune for such an attempt, now that the municipal elections are approaching and the time for the next session of the Quebec Legislature is also drawing near. When, in 1920, a Commission was appointed by the Quebec government to revise the city charter then in existence, two alternatives were put before the citizens to vote upon. One of these was to continue the Mayor in the enjoyment of substantially his former powers. The other was to reduce his position to that of "chairman of the Council and representative of the city at all honorific functions"—to make of him a mere *roi fainéant*, as it were. And it was this latter alternative—so galling to a Mayor of proper *esprit* and so forth—for which the citizens declared. Mayor Martin has chafed, ever since, at the bit that has been put in his mouth.

In every election campaign subsequent to this scurvy trick, Mayor Martin has come out strongly as an advocate of wider powers for the Mayor; and, taking the ground that his repeated elections are proof positive that the electors are with him in the matter, he has consistently approached the Quebec Government with a demand for the return of a substantial part of the former Mayoral authority. But, so far, without effect—except that he did succeed in wresting from the Government permission to sit on the Metropolitan Commission as one of the city's representatives. Now, however, he means to take the bull by the horns in real earnest. Characteristically enough—for he is never one to hide his light under a bushel—he has prepared a monster petition, which is being circulated in every ward all over the city. The petition demands that the Mayor shall be entrusted with wider powers, and that he shall "*ipso facto* and *ex officio*"—it seems that Mayor Martin is not only bilingual, but trilingual, Latin having now to be added to the languages that he speaks with such fluency and precision!—"be chairman of the executive committee of Montreal." We don't know what Alderman Brodeur, the present chairman of the city executive, is likely to think of this latter demand. But as he is usually supposed to have something more than a "guid conceit" of himself, we should imagine that it must strike him as savoring of high treason.

The light in which the Montreal Council will view all this is not quite clear. At present, the Council has no power of direct administrative action, but must submit all questions for study and action by the executive. The executive, in its turn, is obliged to submit all by-laws and money votes, etc., to the Council for ratification. In other words, the administrative and deliberative functions are separated. A section of the Council is dissatisfied with this separation of functions, and this section will support the Mayor's demand for greater authority, as tending to greater authority for the Council as well. On the other hand, many of the clearest thinkers and best men of affairs on the Council are of opinion that the present system is preferable to administration by a Mayor and a Council of unwieldy size. The present system is really, more or less, one of cabinet government applied to municipal affairs.

Looping around Canada's West

by Hector Charlesworth

IN DAVID THOMPSON'S COUNTRY

FROM the time you reach Vancouver you are more or less in the country of the organization which originally created the city,—the Canadian Pacific Railway; and this is wholly true when you depart, eastbound for Banff. Now by common acceptance mountains one passes through are known as the Canadian Pacific Rockies. A goodly part of it was earlier, the country of David Thompson, now recognized as probably the greatest of all geographers. I was slumbering as we passed through the fertile country around Agazizz, where a Government Experimental Farm is located, and Ashcroft the gateway to the Cariboo country. Dawn had hardly broken when we passed the "Painted Bluffs" at Munro; but I was awake and out in the open in the crisp, exhilarating mountain air at the inviting town of Kamloops. Here the North Thompson River joins the South Thompson, and presently we were speeding along among the sandy hills, dotted with grey sage-brush which flank the latter stream. Principally owing to men connected with the C. P. R., Canada has within the past few years given a belated recognition to the boy from the Grey Coats School, Westminster, who in 1784 at the age of fourteen was apprenticed to the Hudson's Bay Company; and from then until 1812 was continuously engaged in fur-trading and exploration in what is now known as Western Canada. For the last fifteen years of that period he was a partner in the old Northwest Company. The misfortunes of his later years,—so great that he was at the point of starvation when he died in 1857 at Longueuil, near Montreal,—give an element of tragedy to his story. How he acquired his supreme scientific knowledge of surveying and map-making is more or less of a mystery. He was the first white man to descend the tortuous Columbia River from its source to its mouth and the two rivers which bear his name, and when he left the Western country in 1812 he prepared a map of it which has been the basis of all subsequent maps to this day.

The accuracy of his, Thompson's notes has been tested by the surveyors who made the Alberta-British Columbia Boundary Survey along the summit of the Rockies: the last monuments of which were placed not very long ago after twenty years of labor. The correctness of the calculations of this adventurer in a vast wilderness of unmapped peaks and valleys amazed those engaged in this great task. One episode connected with Thompson which occurred in the final stages of that survey is little known. One day an Alberta survey party found at the base of a hollow tree a buckskin bag filled with old fashioned leaden bullets, and assumed that it had been stowed there by some hunter of the olden days, long since called to his fathers. At the end of summer the bag was borne back to Edmonton, and one of the government officials, who had been reading Thompson's "Narrative" of his explorations, at once recalled a passage in which the writer records leaving a cache of food and ammunition at a certain point while he sought a new route through the mountains, after having been turned back from his objective by hostile Indians. Later Thompson went back for his effects and found everything as he had left it, except a bag of bullets which he assumed had been dragged away by a wolverine. The location showed that the bag of bullets found by Alberta surveyors was the identical one lost by Thompson in his wandering, considerably more than a century before.

SHUSWAP LAKE AND THE SELKIRKS

From Kamloops to Golden the C. P. R. is in contact off and on with the rivers especially identified with Thompson's name and the beautiful Kicking Horse River which one encounters at the latter point is a tributary of the Columbia. At Kamloops we are 1,159 feet above the sea, and we follow ever rising altitudes with a few cadences to the Great Divide near Lake Louise at an altitude of 5,338 feet. Shuswap Lake out of which the South Thompson flows, is long and narrow, and the railway follows it for fifty miles with green clad mountains as a background for its waters,—sparkling in the sunlight on the morning of my journey. The little mountain settlements that we pass are very charming for this is a fruit country and at Sicamous we are at the junction of a line running into the fertile Okanagan valley, famous for its apples. Salmon Arm seemed especially hospitable and inviting that day, and at Sicamous we sighted a little steamer coming round the curve of one of the mountains that run down into the lake. Sixteen miles east of Sicamous we are at Craigellachie, scene of that famous picture which shows Lord Strathcona driving the last spike of the C. P. R. with Sir William Van Horne, Sir Sandford Fleming and others of the creators of the first Canadian transcontinental railroad, in attendance. We follow the Eagle River and narrow Tonkawatla and at noon we are crossing the mighty Columbia on the outskirts of Revelstoke. And there we see the first of the greater peaks, snow-capped Mt. Begbie and Mt. McPherson, for we are at the western end of the Selkirk range, that mighty auxiliary of the Rockies. From thence to the prairies we shall travel among a multitude of great and awe-inspiring peaks. Revelstoke with its mountains and river is a beautiful town, and Mt. Begbie has been cherished in memory ever since I first saw it long ago taking on ever-changing contours in the roseate sunset glow.

As one travels eastward through the Selkirks the interest is constantly cumulative. In contrast with the snowy peaks are vistas of long green valleys, turbulent rivers and creeks, and down the mountain sides flow ethereal cascades. The beauties of the Selkirks are a familiar story to the tens of thousands who have traversed them in the past forty years, but a spectacle ever fresh, and also unchangeable. At Glacier we enter the five-mile Connaught Tunnel, built to replace the old snow sheds,—for this is a section where avalanches are frequent. All the while we are running north-easterly until at Beavermouth we reach the most northerly point on the main line of the C. P. R. We commence to run southward and again encounter the Columbia River which is making its broad circuit around the Selkirks. The greatest thrill of all awaits us, for toward nightfall we are running along the narrow canyon of the Kicking Horse. Its waters are as wild as the Whirlpool Rapids of the Niagara River and the towering mountains on either side add to the awe inspiring majesty of the scene. The engineering courage which drove the railroad through this pass was indeed the acme of enterprise, as was that which at other points carried the line along high mountain ledges from which the person subject to dizziness had best not look down. I was lucky to see the run from Revelstoke to Golden, entirely in sunlight. When at nightfall we reached Field the great mass of Mt. Stephen, 10,485 feet high, was clearly outlined against a starlit evening sky, brooding above the little town, with its companion, Mt. Dennis nearby.

BANFF AND ITS GLORIES

To awaken in the morning in the Banff Springs Hotel, the veritable palace which has replaced the wooden structure of earlier days; and look out on the Sulphur Range and the lovely valley of the Bow River, glistening in early sunlight, is an enchanting experience. Banff with its 2,000 people much augmented when the tourist season is on, is one of the gayest of mountain towns with countless peaks visible on a clear day, a plenitude of small hotels and shops in addition to the vast chateau set above it among the pines. The hawk-like tip of Mt. Rundle, named after one of the most heroic of early missionaries, hovers over the scene. In the course of a single year visitors from all parts of the world come hitherto. I met Australian travellers who had just come from a meeting of a Committee of the League of Nations at Geneva, and as one of the ladies looked out on one vista where the Bow is seen for eight miles with white waves of Bow Falls and the junction with the Spray River in the foreground, she said emphatically: "This is more beautiful than Switzerland; it is wilder and more majestic too." The Australians too were fascinated by the golden tints just beginning to show on the aspen poplars, and when I told them of the glories of Canadian autumn foliage in the East, they were more than ever envious of what Nature had done for Canada in a pictorial way.

If you have fair long distance eyesight, you may on a clear morning look down the valley of the Bow and eight miles away discern set low on a mountain side a trio of buff "Hoo-doos" similar to those near the railway station at Canmore. These acute cones have all the appearance of being the work of man; but they are supposed to be of natural origin, formed of nature's own cement which withstood the elements countless centuries ago, when the valleys were washed out by vast water courses now shrunk to normal rivers.

One morning, despite a crippled ankle, the lure of the Bow Falls was too much for me and I climbed down to see them at close range. Though they looked close at hand I found the descent longer and more precipitous than from the crown of Queenston Heights to the rim of the Niagara. But the tramp repaid me. The clearness of the waters in these parts is phenomenal. I stood on a bridge over the Spray River (fed by the Spray Lakes far up in the mountains) near where it dashes into the Bow, and though the water was troubled and the day was cloudy I could see clearly every pebble in the bed of a stream at least eight feet deep.

At Banff a section of the National park is set apart with large enclosures for indigenous animals in their wild state, and there is a small Zoo in the heart of the town There is a considerable herd of Buffalo, with one magnificent bull who has a very large domestic establishment. Even the youngest calves are quite indifferent to the motor car, and have full confidence in the protective abilities of father. Indeed he looked as though he could give a motor car quite a battle if he chose to charge. The shaggy white Rocky Mountain goats with fur right down to their little black hoofs, and the tawny big-horn sheep who could provide musical instruments ample to raze the walls of Jericho, are a striking sight. Here also is a herd of Asiatic strangers, hairy Chinese yaks, kindred of the buffalo but not so handsome, who thrive and increase quite readily in this alien atmosphere. In the Zoo the grizzlies and black bears are of a size to do justice to their mountain-land, and the mountain lions (as large as leopards) and the lynxes are formidable cats indeed. The "bob-cat" of the East would stand small chance in battle with his British Columbia cousin.

FAREWELL TO THE MOUNTAINS

The view from the railway station at Banff, with peaks on every side, is so lovely on a sunny day that I imagine no one could climb on a train and leave it without a pang of regret. The construction engineers of the C. P. R. in the 'eighties felt themselves in luck when they found a gateway to the Rockies along the Bow River. I recalled that in travelling west from Calgary for the first time you seem to run right up against the mountain fastnesses and suddenly a clear level pathway opens up at Gap, tersely and correctly named, which involved no engineering problems whatever for nearly a hundred miles. On the eastern run from Banff to Calgary there is a drop of 901 feet in 82 miles, so gradual that you hardly notice it. As I boarded the observation car, a beautiful white bird with black facings and a curious cry flew into a pine tree, and I was told that it was Clark's white crow, perhaps the handsomest bird in the rockies, though I was more fascinated with the eagles which once or twice I had seen soaring overhead.

I can imagine no more joyous experience than to sit in gentle sunlight on the rear of an observation car during the run from Banff to Calgary. The Bow, smooth and pastoral, is with us all the way, and above its level valley towering peaks rise abruptly, many of them like the Three Sisters, near to 10,000 feet in height. As we neared Morley in the heart of the Stoney Indian reserve the braves, returning from town where they had been to market with their women and children and dogs, on horseback and in wagons, made a gay sight, for the Indians still love color, and no modern fashion is too garish for them.

As the peaks receded after we passed Gap the yellowish rolling plains seemed to lap up against the mountains gradually, but not entirely blotting them out,—for the serrated western sky-line, which betokens the neighborhood of the Rockies, is a picturesque feature of the prairies far east of Calgary. It was a glorious farewell to the mountains, in whose constant company I had been for twelve days on routes that aggregated at least 2,000 miles. As I thought of this I noted a street car rattling across the sunlit plain,—a reminder of the bustling civic life of the East pressing clear up to the shadow of the Rockies.

The Theatrical Play

From "The New York World"

SINCE "Broadway" came in last fall we have had a veritable deluge of plays about the theatre—such things as "The Barker," "Ballyhoo," "Burlesque," "10 Per Cent.," "The Wild Man of Borneo," "The Shannons of Broadway," and no doubt many others whose titles have faded into oblivion. And while such plays are colorful, and in various degrees amusing, one cannot but feel certain misgivings about a theatre which becomes too much preoccupied with them.

The trouble with a play about the theatre is that it seems in some curious way feeble, in an imaginative way inbred. If it is the business of the drama to depict life, as we are often told, it requires no great penetration to realize that the dramatist who got no further than his own little world of grease paint and motley has a very limited view of life indeed. Furthermore, the play about the theatre is often palpably false. That is to say, in its efforts to project the pathos of the clown it distorts the soul of the man. It is perhaps natural that it has always been chiefly concerned with the clown. "Ridi Pagliaccio," sings Canio, as he prepares to go on with the show; "first the artist, then the human being," says the Hoofer, as he rehearses his song-and-dance. But the drama, by the very nature of it, must be concerned with the man. For our part, we are in a receptive mood just now for a good play about a taxicab driver.

"The Wind Bloweth"

1

Steady and strong the Wind fares forth
From the North;
Spreading whitecaps over the bay,
Making the tall trees bend and sway;—
Life is a conquering march on foes,
As the North Wind blows.

2

Up from the South blows a gentle Wind,
Soft and kind;
Shimmering ripples ruffle the lake,
Willows whispering murmurs make;—
Life, like a rivulet, dreamily flows,
And the south Wind blows.

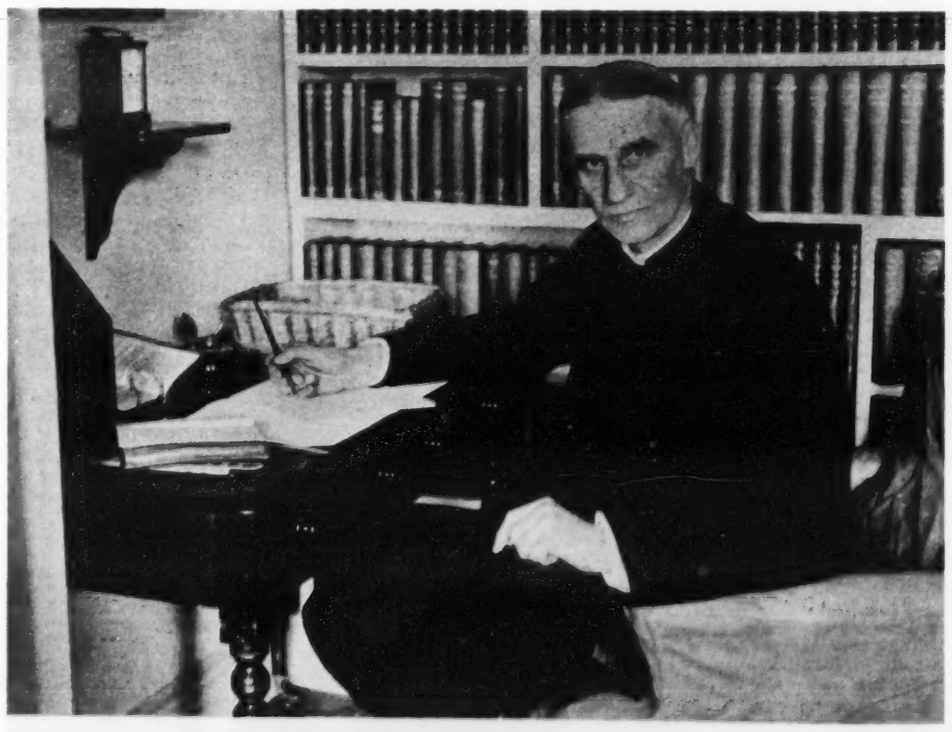
3

Comes the East Wind from the sea,
Fitfully;
Grey clouds with it, and rain is near
For distant hills seem close and clear;—
Life is a tearful tale of woes,
When the East Wind blows.

4

The West Wind blows up fair and free
O'er the lea;
With clearing skies, and a promise true
Of sunshine golden and waters blue;—
Life is a song, and a merry jest,
When the Wind is West.

—*Adeline C. Roberts.*



ANGLICAN BISHOP CENTRE OF CONTROVERSY

A sensation has been created throughout Great Britain by Canon Bullock-Webster's open attack on Bishop Barnes, of Birmingham, (above), for his "modernistic beliefs and teachings" with regard to the sacraments. Canon Webster made his denunciation in St. Paul's Cathedral, London, recently, while the Bishop was preaching a sermon. The Anglo-Catholic organization is upholding the Canon's action; and in subsequent correspondence the Archbishop of Canterbury has censured the Bishop of Birmingham for his utterances with regard to the sacraments.

THE HOME OF

"SATURDAY NIGHT"

"The Paper Worth While"

HECTOR CHARLESWORTH, EDITOR

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SALONIKA REUNION AT HORSE GUARDS, LONDON.

General Sir George F. Milne, Chief of the Imperial General Staff, chatting with an ex-Service man during a Comrades' Reunion of men and women who served during the war on the Salonika front. Over 1,000 men and many nursing sisters and V.A.D.'s. paraded. They afterwards marched to the Cenotaph, where wreaths were deposited.

How to Make Money in the Stock Market

By W. F. Prendergast

THE other evening at a dinner in Toronto, a famous Canadian financier made a shocking statement: he declared himself unable to say when the existing—at the moment of writing—boom in the stock market would collapse. For a financier to admit frankly his inability to prognosticate the trend of stocks is, of course, startling to the man on the street who always knows. I myself could have enlightened this financier, though my modesty restrained me, for from past experience I know that booms break at precisely the minute I hand my money in through the stockbroker's cashier's wicket. Moreover, had I been able to make up my mind then what issue would next catch my fancy, I could have told him where the slide would begin. However, as already noted, I refrained.

The predominant weakness among those who engage in the gentle art of speculation is that they do not study the market. For a few weeks or a few months they pore upon the stock reports on the financial pages and read the wise comments of the financial editors who have a singular aptitude for confining themselves to past events. Then they stroll in and listen to the siren song of the ticker for a few days, and help polish the leather overhead of a broker's office, and then they buy. That system is all wrong and bound to lead to failure. Study of the market calls for far more.

The most successful stock operators have, of course, systems of their own which they refuse to disclose, and so I am not at liberty to reveal them here. The principle of the system is, however, to collect all available information on an issue and buy or sell, or to collect no information and buy or sell—in either event they are bound to make a profit if they are successful operators. Some go further and by means of considerable resources manipulate certain issues and so influence prices, but this is generally conceded to be unfair tactics and has the additional disadvantage of demanding a certain amount of energy and acumen, in both of which the true genus of speculator is wanting.

From a questionnaire which I recently circulated to 732 of the most successful speculators in America and Wall Street I deduce that the most assured road to profit is to buy on a rising market and sell at the top, or to sell short on a falling market with a delivery proviso antedating the moment of market recuperation. The formula is, of course, complicated, but there is no royal road to success in stock speculation, and only by dint of long—and probably expensive practice—will the tyro be able to apply it to his own personal requirements.

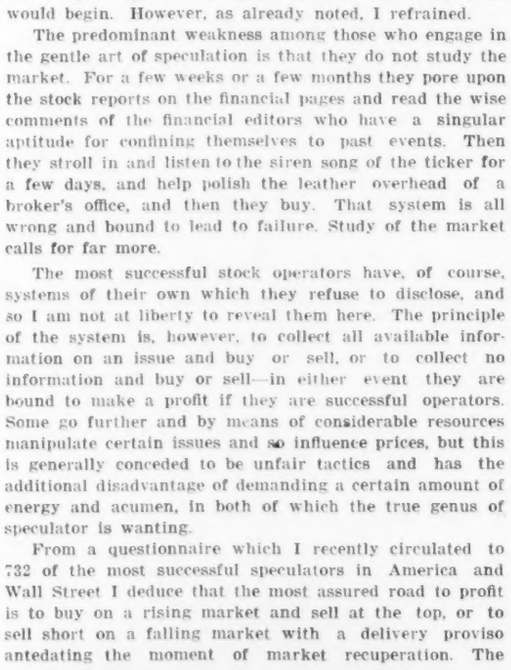
Study of intrinsic values of stocks is tedious and unnecessary. On one occasion I purchased a stock with a par value of 25 which was then selling at considerably more than double its par value, and it promptly fell away to half its par value. At the time of purchase I was under the impression that the par on this issue was 100, so it will be clear that my error was one attributable to the archaic system of par values rather than to inherent bad judgment. Had I studied the intrinsic value, and par value, of this issue I would undoubtedly have purchased just the same for I had a real red hot tip, but then I myself should have been to blame for the error and my self-confidence might have been destroyed, at least slightly soiled.

An extended holding of stocks is one of the most effective modes of protection against a decline in the market. It is only in times of panic that all stocks decline simultaneously, and, of course, no speculator who aspires to success should hold any issues at all when a panic is imminent.

I have carefully studied the question of stock selection, and after considerable experimentation have evolved a system which has certainly not proved less reliable than any other. I give it here:

Take the aggregate of values of one share of each stock listed on the Montreal or Toronto Exchanges; divide by the number of issues to obtain the average price; multiply by the number representing the calendar day of the current month upon which the purchase is to be made; subtract 18¾; divide by the amount of money lost on a previous venture into the market, or, if you are a novice, by the multiple of your four great grandmothers' ages at death; square and extract the square root; determine the common denominator; reduce to logarithms and add the total number of words employed in the next mayoralty campaign; divide by the amount of money with which you wish to speculate, and the resulting figure will be the index number of the issue you should buy.

While this system is complicated it is bound to be successful because it is new.



LONDON AGENT OF CANADIAN WHEAT POOL

Mr. D. L. Smith, of Winnipeg, who has been sales manager for the Pool in Canada, has been transferred to London, England, where he will shortly open an office. The Pool now has representatives in 53 ports of the world.

LETTERS TO THE EDITOR

The Cost Sheet of Wheat Production

Editor, SATURDAY NIGHT.

Sir,—For some little time past your paper has been printing some opinions on the Canadian wheat pool, and as I have made a rather extensive study of this organization I would like to express in as few words as possible my own opinion, for whatever consideration your readers may see fit to give it.

If 100% of the wheat growers of Canada were forced to become members of the wheat pool, then it would become a trust, with all the virtues or vices which a trust might possess, depending on the ability and honesty of its leaders.

However, we may never see more than 75% of our wheat growers in the wheat pool, and, unless the impossible happens and a law is passed to make wheat pool membership compulsory, we will never see 100% membership. So the consuming public need have no fears in this respect.

The present wheat pool *does* advance the price of wheat paid the farmer, but does it advance the price of bread? Elevator companies, milling companies, grain brokers, etc., are more or less all open enemies of the pool, and there is a good reason. They are not concerned about the price of bread, but about their own profits. Elevator companies that used to receive as high as 16c. a bushel handling charge on street wheat now receive a fair price of 6c. from the pool, and they are the losers. Grain brokers, who used to buy and sell the same actual wheat many times over, now are left out, the pool selling direct to the miller, wherever practical. In this connection the pool has opened 52 offices in grain buying countries of the world.

Then again, supposing that pool control of wheat raises its price 30c. a bushel in a certain year (the actual gain is far lower than that) how high would that raise the price of bread? The average consumption of wheat per person in Canada is around, not over, five bushels per year (including the flour used for pastry, biscuits, etc., apart from the bread). Therefore the wheat pool, raising the price 30c., would increase our cost of living $1.50 per person per year! 3c. a week. A negligible amount for even the very poor person! And yet what does this advance mean to the farmer, to the West, to the country as a whole? To a farmer with a 2,000 bushel crop it means an additional $600.00 a year, and that is a lot, indeed. To the West, it means an additional $100,000,000.00, and this is quite a sum indeed; and it eventually finds its way back to Eastern Canada, at least a good part of it does.

Furthermore, does the average public realize the cost of producing one bushel of wheat? and how little the farmer receives for this wheat?

It ties up 1/25 of an acre of land for 1½ years (2 crops every 3 years, barring failures), or about $1.00 worth of land, which, if figured at 7% (interest rates in Western Canada are as high as 10%) gives	0.105c
It requires for this bushel of wheat, figured at $1.00, a hail insurance premium of around	0.05
It requires about 1/13 of a bushel of seed, or (Figuring seed at $1.30 a bushel, which is less than good seed costs)	0.10
It ties up 1/2000th part of approximately $3,000.00 worth of machinery, stock, buildings (other than home), which have to be replaced at least every ten years, plus 7% interest on their valuation	0.255
It requires 1/2000th part of a year's work of a farmer and six horses, which is bought indeed very cheap if figured at $1,000.00, or, per bushel	.50
It demands a harvesting and threshing expense of at least (including cutting, stooking, threshing and hauling)	.15
It takes to be taken to Fort William an average freight of (Figuring an average freight rate of 20c, whereas it is as high as 30c at some points)	.12
It involves a charge for elevator charges of at least This is as high as 6c per bushel if sold by wagon loads instead of carloads.	.025
This makes a cost per bushel of	$1.305

This cost sheet does not include many other items which have not been included; does not take to account crop failures, accidents, repairs to machinery, repairs to farm buildings, fencing, etc.

Now, the 1926 crop brought the Canadian wheat pool farmer $1.45 for No. 1 Northern, and, indeed, not many farmers received No. 1, but many received $1.43 for No. 2 $1.40 for No. 3, $1.30 for No. 4, with eight cents less per bushel for tough wheat (and a large part was tough).

If the above figures are the result of "trust" operations then let us pray that we do not have to receive trust prices for our own endeavors.

The skilled mechanic, with no investment other than his overalls, receives $2,500.00 a year, then why blame the farmer for wanting more than $1,000.00 a year when this includes interest on a $6,000.00 investment, and also work for 12 to 16 hours a day.

I am not a farmer, I am not a Westerner, indeed, have left the East only a short time ago (five years), yet I am in full sympathy with the Wheat Pool, and I hope some of your readers will have a better opinion of this gigantic movement after reading my humble efforts at enlightening the situation.

Yours, etc.,

October, 1927. EDMONTONIAN.

The Passing Show

Many a husband worries when his wife takes out the car. Suppose something should happen to the car.

*

A new janitor usually takes to his work with great enthusiasm. But sooner or later he begins to cool off.

*

Mayor "Big" Bill Thompson, of Chicago, is going to make a bon-fire of all the books in that city that discredit American history. If Big Bill were a book, his place would be on the top of the pile.

*

Whether short skirts are conducive to good health depends on whether you are referring to a young girl's health or a young man's.

*

THE BLUES OF CHICAGO

In Chicago
They let the law go—
I let my Paw go
To Chicago.

To Chicago,
I let my Maw go
I let my dog go
To Chicago.

In Chicago
They let the law go—
I let my hog go
To Chicago.

They shot my Paw,
They shot my Maw,
They shot my dog and all!
But gave my hog
Who promised grog
A job in the City Hall!

*

Cosmetics are largely made from vegetable matter. And men are becoming more vegetarian every day.

*

The question is: Will it then and thereafter be known as the great Chicago fire?

*

But even if there were no weather, man would have to invent it. Or many of us would go dumb to the grave.

*

"Are you an experienced gardener?"

"Yes, I kept a window-box for several years."

*

Still, it is a question if the reading of books that fail to hallow the makers of American history would cause the 100 per cent. thugs of Chicago to shoot fellow citizens than they do at the present time they have only two hands.

*

Were coal marketed in the form of golf shovels beaten into mashies, furnace tending would come a more popular sport than it is.

*

When parents praise their children to the skies, doesn't know whether it's just ordinary conceit or whistling to keep up their courage.

Hal Frank

Revolt

(From "The New Yorker")

WE HAVE just learned of the long delayed emancipation of a shy gentleman of our acquaintance who has been hopelessly bullied by Long Island valets for years. Last Friday, again in the throes of intimidation, he arrived at a certain estate for another week-end.

The valet, as usual, inspected the contents of his bag, with just a hint of distress on his face, classified his apparel and asked such disturbing questions as "And the tennis flannels, sir; where are they?" It was, as a matter of fact, just after such a question that our timid friend rebelled.

A spark of cavalier spirit burst into flame within him. Waiting until the valet's nose had reached its greatest altitude he said, "Please cease what you are doing and summon me the house secretary. I wish to dictate a postcard."

All that you long for in fine hosiery

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MONARCH Silk HOSIERY

MONARCH-KNIT

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ON DOMINION SQUARE

Montreal

John Davidson
Manager.
David B. Mulligan,
Managing Director.

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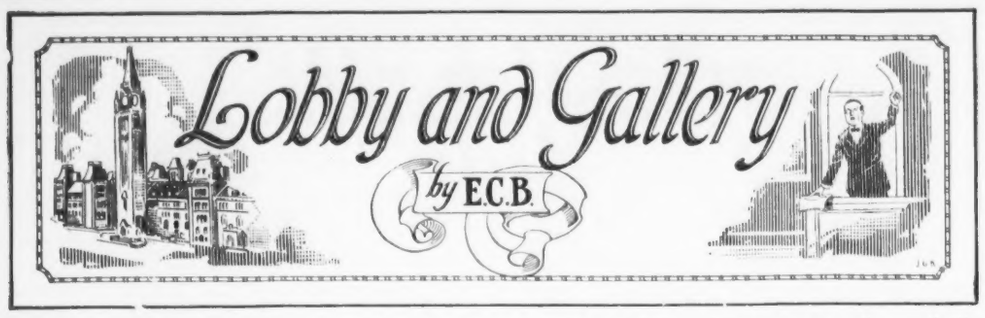

OTTAWA has not yet had a chance to acclaim the new star of the political firmament, Mr. Bennett being busy putting his house in order before taking over the reins of the Conservative Party. From Winnipeg he went to New York, presumably to arrange for divesting himself of United States business connections, and then returned to Calgary to settle up his affairs there. He will not come to the Capital to occupy the offices of the Leader of the Opposition until two or three weeks hence. But Ottawa isn't sitting idly with its hands in its lap awaiting his arrival. It is discussing the pros and cons of the late convention. And it is interesting to note that the pros have it by at least twenty to one. Perhaps there was never a political event of the kind in the country about which there was so little difference of opinion as there is in the case of the Winnipeg convention. Practically no disputation follows in the wake of the late Conservative assembly. The verdict is all but unanimous that in all respects it took the wise course and took it in the proper way. Even the political opponents of the party have to admit that a good job was done in the gateway city of the West. Searching for something to criticize, the worst they can find is the deliberate tendency of some of the planks in the Winnipeg platform to be non-committal. The framers of the platform will not worry about that objection, for they will feel that it is much easier to sustain than would have been the displeasure which would have been created had they taken a more definite direction on issues on which the country is sectionally divided. Their answer, if they felt it worth while to make an answer, probably would be that, unlike the Liberals in 1919, they have offended nobody and have made no promises calculated to handicap the party for the future. It was a delicate task the convention had to perform in framing a platform, for it had to compose as far as possible many conflicts of opinion on outstanding issues, and the absence of any serious attempt to poke holes in its handiwork shows that it was more than ordinarily successful. In the matter of the platform the convention seems to have given almost as general satisfaction as in that of the selection of the Leader.

*

SIDESTEPPING was not to be avoided in some cases. Perhaps the most dangerous question the convention had to deal with was that of the St. Lawrence-Great Lakes deep waterways scheme. The party no less than the country is divided regarding this matter, and it is more than likely that a second explosion would have occurred had an attempt been made to commit the party to a more definite attitude, one way or the other, than that which is outlined in the resolution which approves the construction of a canal system "as an all-Canadian project" and "when conditions warrant". The last qualification leaves the subject entirely open. If conditions warrant, the party favors the scheme, which should satisfy its proponents; if conditions do not warrant no harm is done and the opponents of it are not affronted. I don't know who was responsible for the stipulation that it should be an all-Canadian undertaking, but probably it was felt to be in keeping with the spirit of patriotism which seemed to pervade the convention. That spirit was at its height in the framing of the plank on immigration, with which no fault can be found, and which stresses the desirability of getting back expatriated Canadians and encouraging British immigration. In this, of course, as in other policies sanctioned by the convention, there is little departure from the course being followed by the present government with varying degrees of success. Departure comes, however, in the old age pensions plank, which condemns the old age pensions scheme passed at the last session of parliament and calls for an exclusively federal system. With the extent to which the new platform recognizes regional aspirations little quarrel can be made. The West just has to have the Hudson's Bay Railway and will not be satisfied that it is mistaken unless and until it is actually demonstrated that it will not serve the desired purpose. The Peace River country will have to have an outlet to the Pacific some day, and that is as far as the policy of the convention goes. The West demanded assurance that the party did not propose to increase the freight rates it has secured on grain and flour, and this assurance the platform gives. Likewise are the Maritime provinces assured of the sympathy of the party in the declarations in favor of the complete carrying out of the recommendations of the Duncan Commission, the fuller employment of Canadian ports, and the encouragement of the fishing industry. The East, the Centre and the West are alike concerned in the quite definite fuel policy which has been proclaimed and which lays down the principle that the Dominion should bear whatever deficits accrue in freight rates in the transportation of fuel from the producing provinces to the consuming provinces. The special and legitimate interests of Labor and of the ex-service men are adequately and carefully covered in the resolutions. The attitude of the party regarding Canada's relation to the Empire is set forth in a suitable manner, being all that the most thorough-going imperialist could wish and in no way clashing with national aspirations unless such are in the direction of separation. For the rest, with the exception of the tariff resolution already discussed, the platform is largely composed of pious expressions of good intentions which quite properly do not presume to usurp the government's function of determining details of execution.

*

THE excitement which prevailed at Winnipeg over the Meighen-Ferguson episode has dissolved, and Conservatives, reflecting on it, seem for the most part to be reaching the conclusion that what might have been a dire misfortune has really turned out to be a blessing. It has had several gratifying effects: (1) By dissipating the idea that Ferguson was the natural heir to the mantle of Macdonald it has left the elected Leader the undoubted first choice of the party; (2) It has settled any question as to the position of the Conservative Party in Ontario in regard to the Hamilton-Bagot proposal of Mr. Meighen and accordingly has strengthened Mr. Ferguson's hand; (3) It has made practically compulsory the interpretation, on the part even of Mr. Meighen's most faithful admirers, of his Winnipeg speech as his valedictory in public affairs. The Conservative Party could not well have asked for greater favors from fortune at the outset of its renewed life. Speaking of this renewed life, might it not have been as well to have re-christened those young men's organizations that are known as the "Macdonald-Cartier Clubs"? In the recent confederation jubilee observances stress was properly laid on the desirability of keeping green the memory of the fathers of the country and their achievements, but the Conservative Party has suffered in recent years from an impression in the minds of the rising generation—encouraged by opponents of the party—that it was prone to dwell in the past rather than adjust itself to the present and face the future. The young people who will begin to take an interest in public affairs during the next few years will know something of Macdonald and Cartier from their studies, but those names will not have the same meaning for them as they had to their fathers. They will not convey to them the same impression of the traditions of the party. Maybe some designation for these young people's organizations expressive of the new forward-looking spirit of the party would make a greater appeal to their imagination. However, that is an open question and perhaps not an important one.

*

THE next major event in national affairs is the Dominion-provincial conference, opening November 3. The government has been working feverishly preparing the agenda and deciding on its attitude in the various issues that will be brought up, holding cabinet meetings nearly every day in that connection. The principal subjects to come up for determination have been enumerated before. It now looks as if the King government was preparing to dispute the claims of the provinces to the ownership of water power in navigable streams. Those in the confidence of the ministry are forecasting resistance to the provincial contention—which, by the way, was emphatically endorsed by the Conservatives at Winnipeg—and suggesting the possibility of a reference of the question to the Supreme Court. Speculation arises as to whether there is any connection between this indicated attitude on the part of the government and rumors that again certain big interests are contemplating with a degree of optimism the possibility of acquiring control of the valuable water powers of the Ottawa River at Carillon. Here is a chance for Premier Ferguson to again unsheath his sword and do battle for the rights of Ontario. Premier Taschereau stood with him when the question was at issue in connection with the Georgian Bay canal charter bill last session, but some of the interests which would like to do business with Ottawa about the Carillon power are located among Mr. Taschereau's supporters in Montreal.

A variety of constitutional questions will be before the conference. The government has not yet let it be known what, if anything, it proposes to advocate in this connection, but Premier Ferguson has already unfurled his battle flag in defence of the constitution as it is. "No amendments to the B. N. A. Act" is his slogan. Returning from a trip through the West after the convention, he gave the assurance that the prairie politicians would support him in his stand. He wouldn't even consent to an amendment, should it be necessary, for the purpose of securing to women the right of appointment to the Senate. Evidently this new demand of the ladies is to develop some force. The King government has acceded to the suggestion of Magistrate Emily Murphy and Mrs. Nellie McClung that the question as to the eligibility of women for appointment to the Upper House be disposed of, and has put it up to the Supreme Court, asking for an interpretation of the provisions of the B. N. A. Act in the matter.

It will be interesting to see what, if any, move the King government makes at the conference about Senate reform. Those who think that the Red Chamber, as at present constituted, does not conform to the modern scheme of democratic government are hailing the decision of the judicial committee of the Privy Council upholding the right of the Rhodes government of Nova Scotia to abolish the Legislative Council of that province, a life body, as an opening victory against "lifers" in general. Away with all life legislative appointments is their cry. But this would necessitate amending the B. N. A. Act, and Mr. Ferguson's sword is out. The reformers may have to wait yet a while.

Another Privy Council decision just handed down opens up interesting possibilities. It secures to the municipality of the City of Halifax the right to levy taxes on Canadian National Railway property, reversing the decision of the Supreme Court of Canada. Other municipalities where the property of the railway is exempt may now feel disposed to claim the advantage won by Halifax. Incidentally, this decision adds another feather to the already formidable plume in the cap of the distinguished legal and constitutional authority, Mr. Justice Lyman P. Duff of the Supreme Court, for he was alone in dissenting from the judgment of that court which has now been set aside.

*

ONE of the perambulating members of the government made the statement somewhere in the West the other day that the national finances had now reached a condition which would permit of the expenditure of a reasonable amount of money on public improvements. That is reassuring, for apart from wharfs and docks and elevators, not much has been done in the way of governmental building for some years. There seems to be some danger of this prosperity breeding recklessness, however. Just now as much is being spent on entirely unnecessary new sidewalks on Parliament Hill as would pay for a couple of handsome rural postoffices. The quarter of a mile or more of sidewalks that have been torn up would have worn, barring an earthquake, for another twenty years. They weren't even shabby. Their ancient cracks that have measured the stride of departed statesmen could have offended only the sensitive and aesthetic soul of a patronage hunter.

*

THE new Conservative Leader is kept busy denying reports that he is selling out the Eddy Company of Hull, of which he is principal owner, to the International Paper Company. It is presumed that he will sell out to somebody, in conformity with his undertaking to renounce his business interests, but it is regarded as unlikely that he will place this great enterprise in the hands of the ever-expanding American corporation. The International company, now the largest of its kind operating in Canada, doubtless would like to secure the Hull works. There is a good deal of interest around Ottawa as to what Mr. Bennett is going to do about it.

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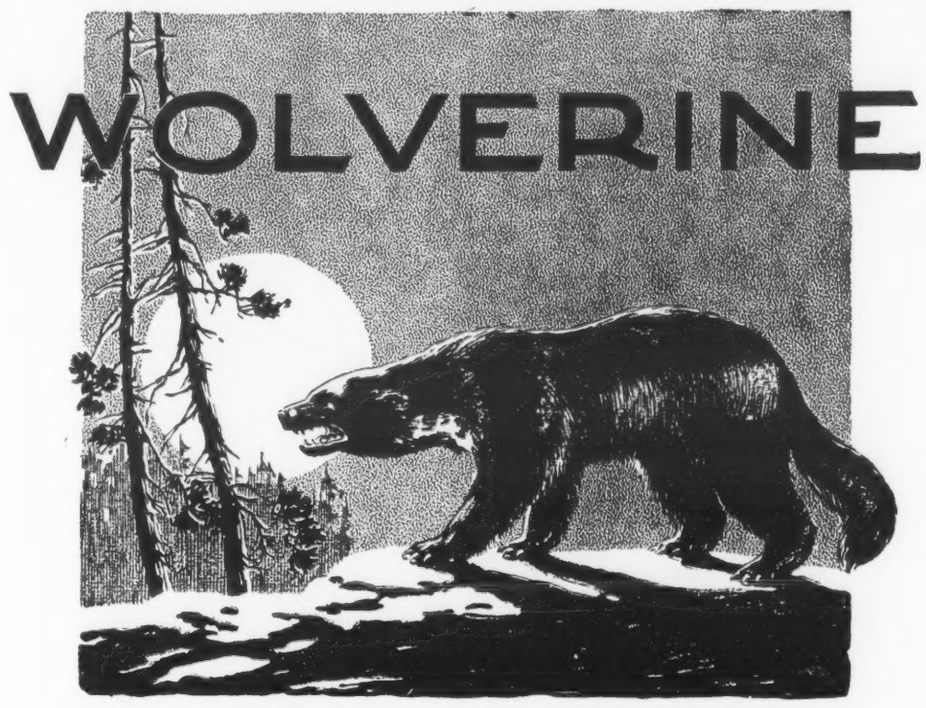

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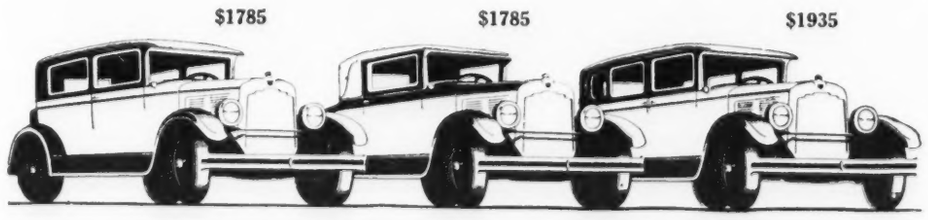

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Remarkable Effrontery

From London "Truth"

A MODEST and retiring nature is a poor equipment for success in the ancient profession of *souteneur*, so there is little reason to feel surprised at the brazen effrontery of French white slavers which M. Raynaud has recently exposed in the "Mercure de France". No journal could be more innocent of sensationalism for "copper catching" than the "Mercure", so the revelations which M. Raynaud has to make are more disturbing than if they came from a less reputable newspaper. In his article he states that the brothel-keepers are sending out a circular to those engaged in the traffic in which they are all exhorted to stand shoulder to shoulder in defence of their rights. The circular refers to the closing, by civic officials, of tolerated houses in several French towns, and then touches on the probability of similar action becoming general in France in these terms: "A gust of folly is sweeping over the country."

In fact the traffickers regarded the danger as so real that they convened a conference in Paris, which was presided over by a gentleman who enjoys the reputation of being one of the largest operators in this line of business in the world. His "export trade" is immense and is not subject to the depression which depresses some other industries at the moment. He counselled caution and a policy of "wait and see", on the ground that powerful politicians were sympathetic towards the white slavers and that "the storm will pass." As M. Raynaud comments, this Captain of Vice spoke truly, for the storm has passed, and the League of Nations has moderated its thunders. It remains to be seen if the nations of the world will suffer the report issued by the League early this year on this infamous traffic to lie neglected and unenforced in the archives of the League.

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Great Tenor on His Native Heath

Edward Johnson Escaped Being a Missionary Through a Choir Engagement

By Stanley G. Moyer

WHEN I arrived at the Johnson home in the beautiful environs of Guelph, Ont., I discovered that Mr. Johnson had not yet returned from the Country Club and, being given the freedom of the place, I started to explore and discovered that the Speed River, in one of its many charming vagaries, had had the happy inspiration to wander into the Johnson gardens and there it was, sparkling in the afternoon sun, through masses of foliage, with pretty paths leading to rustic seats on its grassy banks. I doubt if there can be anything more restful than a rustic seat by the Speed for, except in its name, it is, perhaps, as far from the rush and turmoil and hubdub and intensity of, let us say for instance, life in New York City, as can be imagined. To this haven comes Edward Johnson to forget the noisy world with its insistent demands; to forget even his triumphs; to be once again merely "Eddie" Johnson.

Strolling over the green lawn with its groups of decorative evergreens and beds of flowers, I chanced upon the gardener. He was, I found, an agreeable sort of chap and by no means indisposed to conversation. Upon the subject of Edward Johnson I found him particularly eloquent. "Oh 'es a real feller; not a bit o' side about 'im. Jest talks to me like you would." (Heavens! That was a knock out). "Fellers in the choir 'ere, wot can sing a bit, wouldn't look at the likes o' me. But Eddie 'eed come out and shake 'ands wi' me, and me wi' me 'ands all smothered up wi' mud. Come along one day and 'elped me wi' transplantin' of some boxes o' plants; dug in wiv 's both 'ands in the muck—an' they was fish worms and all! An' 'im the greatest tenor in the world, they tells me. 'Eddie,' says I, ..." but just then "Eddie" himself drove up, fresh from one of those infrequent afternoons at golf.

And I must tell it. A friend of his (by the way, you cannot talk to anyone in Guelph who is not a personal friend of "Eddie's", as they all persist in calling him. The reason for this is apparent, of course, when you meet him. If you happened to know only that he is the world's greatest tenor, you would prepare yourself mentally with a good serviceable suit of chain armor. However, the actual experience of meeting Edward Johnson is wholly disarming and is such that it would be no hardship if he forgot you the next time and you had to be introduced all over again—as it befel a lady of my acquaintance who gave a tea featuring two very desirable young social lions. The following week she had the charming experience of being presented to her own lions, with much pomp and ceremony, by the hostess, a dear friend of hers, to whom she had herself first introduced them the week before. But as I was going to remark, I was told by a friend of his that they do say around Guelph that as a golfer "Eddie" is an even greater tenor, and he added, "But he's a Prince," giving the word its full flavor and significance, and went on to tell me of an incident which happened when Mr. Johnson was being paraded up the main street in connection with a popular demonstration in his honor. Among the crowd was an old laborer, John McCann, who, on Sundays and holidays, within the memory of Guelph for 30 years past, had not failed to post himself at the northwest corner of Wyndham and Carden Streets, except when the wind blew from the east, when he veered around to the northwest corner. Suddenly spying him, "Eddie" broke rank and running to his side, shook him warmly by the hand, to the delight of all Guelph and to the infinite pride of the old man who never to his dying day forgot it. This was not the grand opera star acting a part; it was the spontaneous action of Edward Johnson, the man —"Eddie" Johnson, being himself and "making himself to home" in his home town.

*

GUELPH is a law abiding city, largely Scotch, and given to the solid virtues, but should anyone in a moment of extreme folly chance to make any derogatory remarks about their "Eddie", I verily believe, and have not the slightest hesitation in saying, that a lynching would become an immediate possibility, or, at the very least, effective ways and means would at once be devised to cause the offender to absent himself hurriedly from the city, possibly by that primitive and least comfortable of all conveyances, viz. the homely fence rail; probably also wearing, very much against his wishes I have no doubt, the proverbial coat of tar and feathers. Certainly, he would never again be welcome in Guelph.

Such is the feeling of Guelph toward her favorite son and this, of course, applies to the casual average citizenry of both high and low degree. But if you want to see in its 'nth degree, loyalty, esteem and affection, you will find it in the Italian community. We do not wish to be irreverent to Il Duce, but here in the Guelph colony —we may as well admit it—Mussolini would run a bad second in a popularity contest. There is a promising (Edward Johnson himself says it is) Italian band being developed in the town, and his occasional short vacations at home always include a visit to Signor ————'s Band. His years in Italy have given him a deep regard and affection for the Italian people and here, for an hour, he is one of themselves.

It is such generosities as this to struggling organizations and individuals, stolen from his infrequent leisure, that have earned the gratitude of numberless young musicians and others. I met a young singer a short time since in one of our Ontario cities who had been the recipient of his kindness. The name of Edward Johnson was mentioned ever so casually. "Do you know Edward Johnson?" "Oh, yes, I know Edward Johnson," (as jauntily as possible) "did a 'drawring' of him t'other day. Splendid fellow, eh what?" I was then a stranger in a strange city. The effect was magical—I am not exaggerating—I am not a stranger in that city now. Almost immediately I was invited to give an address on Art to a very highbrow organization, as well as to give an Exhibition: asked my opinion about collections of art, and to criticize their civic architecture.

But we are back at the Johnson home where I have been informally welcomed; have met his mother, with her white hair and fine coloring and gracious motherly activity. His aged father! You would not have thought him aged if you had seen him, as I did, running a cultivator up and down the field with an exceedingly high mettled horse hitched to it, and Mr. Johnson tells me his father is up at dawn every morning, going tirelessly from one task to another 'till the day's end. I was to see, a little later, evidences of this same capacity for work in the son

*

DURING the second pose I had the privilege of seeing him actually at work with his accompanist, studying passages from "Carmen", etc. The concentrated energy of his attack on each succeeding problem was tremendous. At times, fiercely pounding the arm of his chair with his fists, his eyes glowing with the light of battle, his whole being involved in the decisive struggle with a difficult passage—then, having overcome, the glorious, soaring freedom of his voice! It was all hugely interesting. Years of such daily combat, years of such daily conquest, years of high-hearted contact and companioning with life itself —that is Edward Johnson.

The day's work done, we lounged in the spacious living room, and in the mood of relaxation that followed, he talked to us—"Just as I would talk to you"—and some rather startling early history was unearthed. He had made a trip to New York intending to come back to Toronto and continue his academic studies at the University of Toronto. At this time—Brace yourself, dear Reader!—at this time, Edouardo di Giovanni, cosmopolite and Grand Opera Star of three continents—I'm giving you fair warning—but you couldn't guess it in thrice thirty guesses unless you saw and were able to read the secret in the revealing oil portrait of him painted at this period by an art student friend. In that case, you would then have known that the soul of Edward Johnson was at this period preparing to express itself—not in music, but in theology. It is a curious commentary on the pre-eminence of religion in the life of our Ontario towns, that the idealism of its young men should heretofore so often have sought to express itself through this medium, no matter how temperamentally unsuited they might be for it. And as he talked of his experience, another Ontario boy listening to him, smiled gently to himself remembering the day he was made an "exhorter"; the day he was appointed to a prairie mission field; that day of decision, a week before he was to commence his duties, when he incontinently resigned.

EDWARD JOHNSON
A sketch from life made at Mr. Johnson's Canadian home near Guelph by the well known artist, Stanley G. Moyer.

Edward Johnson's chosen field was to have been that of a missionary to China. Someone else—Ahem!—was to have ministered to the medical needs of the Chinese; he to their spiritual natures.

But it was not to be so. New York has the faculty of bringing one up abruptly into violent collision with facts. One fine morning Edward Johnson rose, stretched himself, yawned, blinked, saw a letter under his door, picked it up, tore it open and read it. He rubbed his eyes and looked dazedly around. There was the same familiar furniture, the same familiar view of the street below—he was not dreaming then. He re-read the letter, and it was slowly borne in upon the dawning consciousness of Edward Johnson that he had a voice that the world wanted to hear—a very much smaller world albeit than is his today—but very much in earnest about the matter, and to prove it they were willing to give him ten dollars a Sunday (here was the letter) to sing in a Fifth Avenue Church.

The fat was in the fire! Other things followed in quick succession, culminating in the superb triumph of the present. New York had done it; it had found its man. Oh yes, there had been a slight mistake in the files. How he had ever strayed into the "Mission Circle" no one in the office could tell unless it became confused with the "Dress Circle". But, turning in his swivel chair, the jocund Head of the Filing Department smiled broadly as he personally deposited Eddie Johnson, struggling to be sure, in the astronomical section, among the younger stars, in the firmament of Grand Opera. So! It was much better. Pretty tough on the Chinese though. Some day, perhaps, he will square himself with them and make a concert tour of the fair cities of rejuvenated China. Perhaps they will enjoy this more—perhaps they will even derive more good from it. But at all events, I'm afraid they cannot have him as a missionary—at least not just now. For one thing, there is the matter of his two-year contract with the Metropolitan Opera House, and, as we Canadians regretfully learned this summer, Edward Johnson dislikes exceedingly to break a contract.

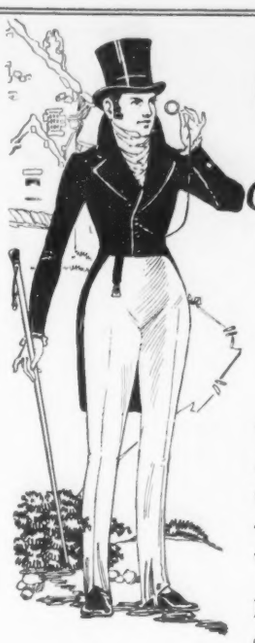
The Need of Air Roads

(From Detroit Saturday Night)

EPOCHAL developments move in distinct phases. Aviation is now entering its most important phase, that of road building, just as motor transportation did some 20 years ago. After motor cars had reached a fair degree of efficiency it was realized that they were useless without roads to run them on. Many Detroiters remember the work it took to sell good roads to America. Automobile production grew apace with road mileage, and it is certain even now that the mythical point of saturation is the capacity of the highways.

The general public is unaware that roads are just as necessary to airplanes as to automobiles. This means a network of routes provided with the light and radio equivalent of signposts and with landing fields properly spaced and equipped. The airplane is here, practical and efficient. Next we must have a capital investment in air roads if the airplane is to cease being a toy and yield adequate return for the effort put on it so far, and especially if it is to create a solid industry of importance. This industry will grow with the roads and no faster. Air roads will cost money, much money, public money, and the taxpayers must be made willing.

Nothing about Lindbergh is more admirable than his refusal of personal gain in order to preach this sermon to America, yet the newspapers have turned his crusade into a circus. Instead of helping him to tell his real story they have for the most part merely helped their own circulation by treating Lindbergh as they might treat a murder, beauty contest, flood and divorce case all rolled into one. Short sighted? Yes indeed: some day airplane manufacturers will be buying advertising



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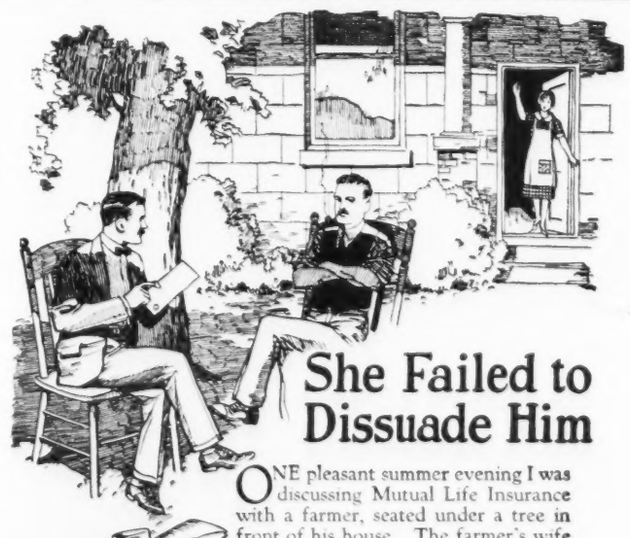

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ONE pleasant summer evening I was discussing Mutual Life Insurance with a farmer, seated under a tree in front of his house. The farmer's wife kept coming to the door to call him.

She was averse, he told me, to his taking insurance, having other and, in her opinion, more pressing uses for the money.

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"And So To Bed"—Hart House String Quartet—Galli-Curci—"The Swan"—Other Plays

Samuel Pepys As Hero Of Comedy

In 1703 there passed away in high honor, because of his long career of public service, a gentleman whom a very sedate diarist, John Evelyn, had years previously described as "a worthy, industrious, curious person,"—"curious" being used not in the modern implication of oddness, but signifying that Pepys was a person of enquiring mind. He had as a child witnessed the execution of Charles the First; he had become what is now known as a civil servant in the Admiralty as a very young man through the interest of his cousin, Edward Montagu, afterwards Earl of Sandwich; he had experienced the political vicissitudes which were the fate of all public men during the Restoration and the subsequent second Revolution of the waning 17th century; he had risen to be Secretary of the Admiralty, with powers similar to those of the First Lord to-day. He had the reputation of a scholar and a gentleman, a lover of plays, a collector of rare books, a dabbler in musical composition, and had written certain valuable memoirs on the history of the navy in his time. Like most public servants in his time, he had accepted the rewards of a placeman with complacence, but he had nevertheless been a staunch patriot, anxious for naval efficiency. He was descended from a very ancient Cambridgeshire family which has continued to call itself "Peeps," but his father, John Pepys, like many another gentleman of the Cromwellian period, had entered trade and established himself as a tailor in London. Nevertheless the elder Pepys gave Samuel as good an education as the time afforded, at Cambridge University; and so great was the credit of Samuel at that institution, that in his forty-eighth year there had been a proposal to make him head of King's College. His love for his *alma mater* was revealed in his will, by which all his books and papers were devised to Magdalene College.

That was the Pepys that the London of 1703 knew when he died at the age of seventy, and he was soon forgotten except by those interested in the history of naval affairs. In 1825 his memory experienced a sudden re-birth of fame that has widened ever since, and it came about in this wise. On January 1st, 1660, the year of the Restoration, he had commenced a Diary, in which he set down everything he saw and heard, and with absolute candor related his own adventures and peccadilloes, the latter chiefly characteristic of the loose-living period in which the arch-libertine Charles II gave the tone to public manners. He kept this Diary in a very difficult form of shorthand developed by himself from existing systems, and obviously he had wished that these confessions should never be deciphered. He continued it until May 31st, 1669, when but 36 he abruptly ceased because failing eyesight made it unsafe to continue such midnight labors by candle light. In 1825 a Cambridge scholar, Rev. John Smith, deciphered the diary and extracts from it were published under the editorship of Lord Braybrooke. It was really heralded to the world by Sir Walter Scott, who reviewed it in the "Quarterly," and at once became recognized as the most authentic document relating to the manners of any period of English social and political history ever penned;—absolutely unique in human interest and contemporary allusion. The old gentleman who had died in the odor of sanctity was shown to have been in his early manhood a private roysterer, persistently untrue to a young wife of whom he was nevertheless very fond; quite capable of giving her a black eye on occasion, and of kicking the cook down stairs—a gentleman of the town who denied himself none of the pleasures of a corrupt society.

This Samuel Pepys, his rougher aspects considerably toned down, is the hero of a delightful comedy, "And So To Bed," by the gifted English writer, James Bernard Fagan, and those who see it at the Royal Alexandra Theatre this week are experiencing the same delight with which it was hailed in London last season. Since the neglected wife of Pepys, the "poor wretch" to whom he sometimes pityingly alludes, plays an equally important part in the play, it is well to say something of her. Her name was Elizabeth Michel, daughter of a Huguenot exile, Alexander Marchant, Seiur de Michel, who had espoused an English lady named Kingsmill. Pepys, a mere lad of 22, married her in 1655, when she was but a girl of fourteen. She died early in November, 1669, five months after the date of Mr. Fagan's comedy, which covers eight hours of a June day in that year. A few years ago in restoring one of the old churches of the City of London, a tablet to her memory was discovered with a very beautiful and tender epitaph written by her husband. Pepys, Evelyn's "worthy, industrious, curious person" was assuredly a manifold being in whom the frailties and virtues of his race were strangely mixed, but in social intercourse among his intimates evidently rather winning and delightful.

Mr. Fagan some years ago won general attention by his realistic drama on the subject of journalism, "The Earth," but more than a decade ago he showed himself a delightfully deft and cultured master of the comedy of intrigue in his Italian piece, "A Merry Devil," produced in America by Julia Marlowe under the title "Gloria." His

FRED O'DONOVAN
As Samuel Pepys in "And So To Bed", the current attraction at the Royal Alexandra.

culture, skill and urbane wit are most amply demonstrated in "And So To Bed," the catch line which Pepys used to wind up most of the nightly entries in his Diary. The most brilliant factor of the comedy is the manner in which Mr. Fagan has caught the spirit of Restoration life as presented in that Diary. The theatrical machinery he uses is more or less familiar, but the humor of the dialogue and the charm of characterization give new life to old situations. The cue which Mr. Fagan has taken for his plot is to be found in Pepys' expressed desire to meet a lovely singer named Mrs. Knight, and we are asked to assume that shortly after the Diary was dropped chance brought them together in a romantic way. He tries to capture her by storm but encounters a portentious rival in King Charles. His peace of mind is endangered for a moment by the fear that the "Merry Monarch" will attempt a conquest of the pretty Mrs. Pepys, whose well-founded jealousy has brought her on the scene; and after several amusing centretemps the play ends in reconciliation as the town crier calls midnight—and so to bed!

Charming, clever and sophisticated, the skill of this comedy is matched by the graces of its presentation at the hands of a company, notable especially for its lovely women, which has been sent over from London. The role of Pepys is capitally played by a very resourceful comedian, Fred O'Donovan, easy, plausible and eloquent, who never loses his grip on the main outlines of the character described above. But the especial triumph of the production is the impersonation of the much-tried girl-wife, Elizabeth Pepys, by a young actress, Yvonne Arnaud. Her beauty, intensity, refinement and suggestion of pathos make it a most graphic and appealing creation. The role of the charmer, Mrs. Knight, is acted by the fair and comely actress, Mary Grey, who has visited Canada on several occasions as a member of Martin Harvey's company, but has never had an opportunity to show her real gifts. The beauty of her voice and bearing and the alluring manner in which she handles such an episode as the removal of her stocking make her performance captivating. The other notable role is that of King Charles, played by that tall and able actor, Charles Bryant, well known on this side of the Atlantic. The many minor roles are presented with delightful color and piquancy, and among them one may mention that of the singer and musician, Pelham Humfrey, by Byam Shaw, and the "Potticary," Mr. Pelling, by A. H. Storie.

Hart House Quartet Grows In Beauty

Canada as a whole may well take pride in the Hart House Quartet, which, though Toronto is its home, has made the whole country its field and is winning enthusiastic recognition clear across the United States also. At the initial concert of its fourth local season on October 20th its performance was not merely profoundly interesting in a musical sense but magnificent from the standpoint of execution. Its sponsors can emphatically quote the slogan of the circus man and allege that its tone is "Bigger and better than ever."

The true balance of the ensemble grows yearly more notable. At the outset four years ago the mainstays were Mr. de Kresz, the first violin, and Mr. Boris Hambourg, the 'cellist, both chamber music interpreters of ripe experience. To-day their associates, Mr. Harry Adaskin, the second violin, and Mr. Milton Blackstone, the viola, who started as novices (comparatively speaking), have attained a breadth of style which gives a weight and quality to the organization that place it on a parity with all the leading quartets of the day.

The programme was for the most part as novel as it was distinguished. It included the first performance in North America of the Quartet in A minor by the renowned Hungarian musician, Ernst von Dphnanyi; and the first performance in Toronto of Hugo Wolf's "Italian Serenade." Neither of these works is "modern" music in the special meaning of that adjective; for neither flies in the face of tradition. But each is notably fresh in appeal and emotionally beautiful. In addition the Hart House Players rendered one of the noblest and most symmetrical of Beethoven's string quartets, that in F minor, opus 95.

The Beethoven Quartet opened the concert. It is the eleventh of his seventeen works in that form and was composed in 1810, and therefore in the composer's most glowing and opulent period of production, when great music monthly poured from his pen. It pulsates with emotion from first to last, with a constant sense of dramatic power and of infinite resource in variation and modulation; and its themes have the haunting quality which was Beethoven's personal secret. It is particularly notable for its majestic unison passages, and these were rendered by all four musicians with impressive nobility of tone; while their mutual response in the lovely detailed passages of musical dialogue was enchanting.

It is singular that the chamber music of Dohnanyi is so little known in America, for the composer is now fifty years old and has many works to his credit in addition to the fame he has won as pianist and conductor. His creative promise was proclaimed when he was very young by Brahms, and his Quartet in A minor, opus 33, does no violence to the Brahms tradition. Instead of the conventional four movements he has provided three, and his fertility in thematic inspiration, as well as his enterprise in harmonic variation, is notable from first to last. There is not a dull bar in the whole quartet, and the balance of interest preserved among the various instruments augments interest. There is lovely passage work for both the second violin and viola, as well as first violin and 'cello, so that the performance though well-nigh perfect in an ensemble sense was also an individual triumph for the several members. The first and third movements (Allegro

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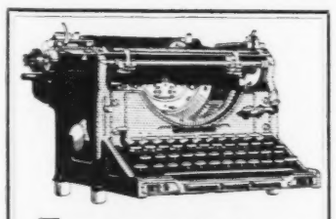

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agitato and Vivace giocoso) are full of refined vigor and marked by a tasteful and expressive use of dissonances at certain moments. The central movement (Andante religioso) is beautifully and broadly reverential in quality.

The "Italian Serenade" by Hugo Wolf is so charming and brilliant in character that it is amazing that it has been so neglected, especially when it is recorded that it is nearly fifty years old. It was begun in 1879 when Wolf was but nineteen years old and finished the following year. It has lovely lyric appeal with a most colorful harmonic background and a ruling melody that enchants the senses. One especially striking passage between 'cello and viola suggests a love dialogue, interposed between the stanzas of the lover's song. The work aroused such intense enthusiasm that it had to be repeated. Altogether it was a concert to make every hearer look forward eagerly to the later programmes of the Hart House Quartet.

Hector Charlesworth

Galli Gurci Returns To Town

Galli-Gurci still draws the crowds. Not very often does one see Massey Hall, as one did last week, so thoroughly packed that the stage is crowded with the over-flow. And if Galli-Gurci can do it, why not that magnificent singer and artist, Rosa Ponselle? The answer, I think, lies in the fact that Galli-Gurci appeals to a larger field than that composed of purely music-lovers. A great number of her followers are those who delight in coloratura callisthenics, and in this Galli-Gurci is adept. The most tumultuous applause is accorded such events on her programme as Alabieff's "The Nightingale" (with flute), Bishop's "Lo, Hear the Gentle Lark" (with flute), and on this special occasion, Adam's arrangement of a Mozart theme, with variations (and with flute). In these the singer and the flautist vie with one another in the production of high-keyed trills and thrills and as a gymnastic stunt it has its appeal.

I do not want anyone to think that I under-rate Galli-Gurci. She is not an interpreter of song, as is Rosa Ponselle, nor particularly the artist. She rendered the two English songs, Purcell's "There's Not a Swain," and Arne-Crist's "Where the Bee Sucks," with not a great amount of success. But then Galli-Gurci has never pretended to artistry. She has been gifted with a grand voice and it has been her policy to give it to the public in its natural state, unadorned by art. And when Galli-Gurci sings within the range of her middle voice, no one listens with greater content than I, for here she reveals a suave, velvety tone whose flawless liquid beauty soothes the auditory nerve like a gentle caress. This happened in Mozart's "Ah, Lo, So" from "Flauto Magico," which I liked better than the audience, and the encores, "Sweet and Lo" and "La Paloma," which we all liked very much. And "Little Rain-drops" (Wolfarth-Grille) also, for it was delicately and amusingly contrived. Assisting Madame Galli-Gurci was Homer Samuels, pianist, who played a group that included several moderns, in agreeable style.

"The Swan" Opens Season At Hart House

For the opening play at Hart House Theatre, Carroll Aikins, the new director, has chosen Ferenc Molnar's delightful comedy, "The Swan," which Eva La Gallienne did several seasons ago in New York. Later will come G. Bernard Shaw's "The Doctor's Dilemma"; a stage adaptation of Lewis Carroll's "Alice in Wonderland"; Violet Pearn's fantasy of Yorkshire life, "Wild Birds"; a bill of one-act pays by Canadian authors; and finally, "Romeo and Juliet," by the well-known English poet and dramatist.

In the play this week, Molnar sets out to interpret his own parable of the Swan. Swimming gracefully and calmly on protected waters, the swan is recognized as the aristocrat of the ducks, and is rightfully accorded the honor arising out of that exalted position. But should she ever be tempted to go ashore, the spell is broken; for she then stands revealed as only a lumbering goose with the awkward, unlovely feet of her kind. So the beautiful Princess Alexandra, a royal swan who has coursed the untroubled water of a jealously-guarded pool since childhood, and whose marriage to Prince Albert will give her security for ever. But from the shore beckons temptation, the handsome and magnetic Dr. Hans Agi, her tutor. Will the swan become a goose? The temptation is almost irresistible and her feet touch the shore. And then in his happiest ironic vein Molnar proves to us that once a swan, always a swan.

Delicate, finely-spun, with a continuous thread of irony throughout, "The Swan" is a delicious fantasy, and as such calls for superlative finesse in treatment. I cannot say that the production at Hart House fully lives up to this demand. It is occasionally heavy and its continuity is not without flaw. The play, like its name-sake, should keep in continual graceful motion, lyrically poetic and rhythmically perfect. But when every circumstance is taken into consideration, Carroll Aikin's production must be regarded as excellently achieved and one to establish his authority at once as a director of superior intelligence and taste.

The company, taken as a whole, is a capable one. John Beaudre, as the poetic tutor, is the most happily cast, and in spite of a slight tendency to pose, gives an appealing and gently magnetic performance of the young lover who lured the swan to the shore-line with captivating words only to see her swim away again. Lorna Maclean does splendidly with the "Queen Marie" role of the intriguing Princess Beatrice, mother of the "Swan." Archibald Swan gives a mellow note to the role of the gentle Father Hyacinth, schooled in wisdom, and Brendan Mulholland plays the genial Prince Albert in his best after-dinner-speaker manner. Josephine Barrington is satisfactory as the Princess Beatrice; but the role is one that calls for rather exceptional ability and grace. Attractive bits of character work are done by H. E. Hithman, as Caesar, the butler, and Marjorie Vincent as the fussy aunt Symphorosa. The whole piece has been well staged, and T. Tremain-Garstang's settings are beautiful and artistic. The season at Hart House has started off in a highly commendable fashion.

Hal Frank

Drama Of The Wilds Is Certainly Wild

Little could the delegates at the recent Conservative convention at Winnipeg have realized the dangers which they were running in the "wilds" of Manitoba, if we are to believe the picture of the Canadian West presented in "A Bargain's a Bargain," as seen at the Princess Theatre. A terrible country this surely, where tribes of hostile Indians lurk constantly in the background, where the commandant of the Mounted Police post lives in terror of letters to and from Ottawa, where a "lootenant" of

(See Also Page 10)

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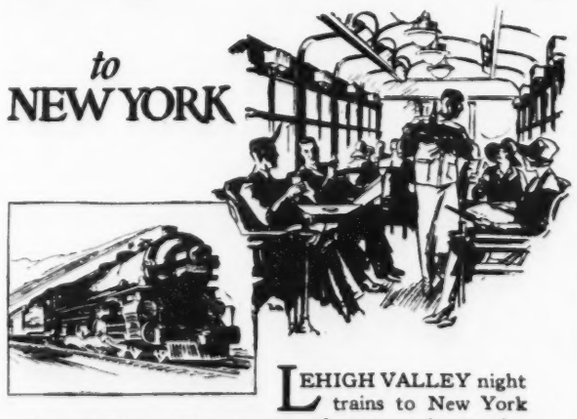

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THE AUTUMN AVALANCHE OF GOODLY BOOKS

Books Received

Hasty comment, pertinent and impertinent

Men of Destiny by Walter Lippmann (Macmillan, Toronto, illustrated, $3). In the year before a federal election in the United States there is a special call for sketches of men of the moment. Mr. Lippmann has answered that call by collecting and reprinting articles that have appeared in magazines on Smith, Borah, McAdoo, Coolidge, and others, including a few literary gentlemen like H. L. Mencken and Sinclair Lewis. Some of these sketches are very good, and in others he does not say anything. In his estimate (of 1920) of what sort of president Senator Harding would make, if nominated and elected, one seems to feel that pretty stale material, now no longer interesting, has been drawn on to fill out the book. On the other hand, the discussion of the censorship of the theatre, following the suppression of "The Captive" in the spring of 1927, is almost in the class of news. In the cartoons, Mr. Rollin Kirby has worked out clever ideas, though the pictures would have been better if he had been more careful with the likenesses.

While the Earth Shook by Claude Anet (Bird & Company, 304 Fifth Ave., New York; Irwin & Gordon, Limited, Toronto, $2.50). This novel, translated from the French, reached its third edition before our copy reached us. The subject is the Russian Revolution, and the author is one who has had personal experience on the inside of Bolshevik prisons. He is a correspondent in the Great War. His mother is English, his father French. "When the Earth Shook" is his third book and second novel.

America by Hendrik Van Loon (Boni & Liveright-McLean Toronto, illustrated, $5). The author of "The Story of Mankind" needs scope for his broad brushwork. In "America" he has it in area if not in time periods. The book is printed and bound uniformly with the others, and is brightened by his rough sketches and cartoons. It has many of the general excellencies of his earlier books, such as forthrightness, simplicity and something like genius for generalization. However in the history of a comparatively young country, broad and hasty generalizations appear less impressive and more fallible than in the story of the long ago. Equally well done, "America," by reason of its subject matter will not be quite so popular in Canada as the former books.

Death Comes For the Archbishop by Willa Cather (Knopf-Macmillan, Toronto, $2.50). Another phase of American pioneering was the Church, and Miss Cather dotes on pioneers. Father Latour of Santa Fé, California, in 1848, was forty years later an old man, the "Archbishop" of the story, and lives to see the conclusion of a train of events begun in the early years of his priesthood. It is a sympathetic and penetrating psychological study.

The Black Cannon by B. A. McKelvie (Dent, Toronto, $1.75). Picturesque and exciting story of boys of events on the British Columbia Coast in the fateful summer of 1858.

Alma Roma by Albert G. MacKinnon (Blackie, Toronto, illustrated, $1.75). The formal guide-book has its place, but there has happily come into existence another type of book entirely for the traveller's use. It is often called a "travellers' companion." Of this kind is "About England" by M. V. Hughes, and also Mr. MacKinnon's most readable book on the city of Rome.

Youth in the Saddle by Kathleen Coyle (Cape-Nelson, Toronto, $2). A very well-written novel of contemporary Ireland.

Lizzie Anne by Dora Olive Thompson (Upper Canada Tract Society, Toronto, $1). Another sweet story of young girls by the author of "Adele in Search of a Home" and "A Dealer in Sunshine," which we reviewed last year.

The Devil's Mantle by Frank L. Packard (Doran, Toronto, $2). Yet another hair-raising story of adventure and crime in the South Seas by the author of "Two Stolen Idols." I think this is the third within the year.

Samplers by 19 writers (Boni & Liveright-McLean, Toronto, $2.50). Here we have one story each from George Ade, Sherwood Anderson, Louis Bromfield, Dorothy Canfield, Mary Roberts Rinehart, G. B. Stern, Elinor Wylie, Edna Ferber, Theodore Dreiser, John Galsworthy, Ernest Hemingway, and others. I read "Coming Aphrodite!" by Willa Cather. If they are all as good as that one, the book is well worth reading.

Montaigne by Irene Cooper Willis (Knopf-Macmillan, Toronto, $2.50). Discovering the great essayist through his work rather than in the "facts" of his life, Miss Willis has produced a notable portrait of Montaigne, which his admirers will like, and which contains illuminating comments upon the essays themselves.

My Life As An Explorer by Roald Amundsen (Doubleday, Page-Gundy, Toronto, $3.50). This book is large in size, but the manuscript could not have been very long. By using large type, widely spaced, the paging runs to 277. The narrative covers the discovery of the South Pole, the navigation of the Northwest Passage by boat, and concludes with a record of the flight of the Norge over the North Pole. Illustrative of the trials of a modern explorer, there is a great deal of detail about the contract with the New York "Times" for the exclusive newspaper story of the flight for $55,000; difficulties over a contract with a man called Nobile who was to write up one part of the flight; and so forth. The financing of such an expedition, and the capitalization of the resulting publicity, seem to take much of an explorer's time and energy.

Suppose We Do Something Else by Imogen Clark (Crowell, New York, illustrated, $2). Suggestions for games and pastimes are always useful. Miss Clark has naturally thought first of youngsters, but some of her chapters—such as decorations and programs for special occasions—will be more useful to the parents. Then there are riddles and tricks and puzzles.

Frozen Inlet Post by James B. Hendry (Doubleday, Page-Gundy, $2). The author of "Downey of the Mounted" has now written another boys' story; and it is about how a Hudson's Bay factor outwitted a Chicago gunman. The usual wild and lawless Northwest is dished up once more.

Oldham by Catherine M. Verschoyle (Longmans, Greene, Toronto, $2). The illuminating jacket blurb says: "This story deals with the more subtle aspects of the duel between good and evil, and tells of the struggle of a young girl against the black arts of a sinister woman, and of how, in a final shattering contest of wills, the evil mind is crushed by the sheer force of innocence opposed to it."

The Reader's Guide

"When a new book comes out I read an old one."
—Samuel Rogers

142—EVERYMAN. There are books one thinks one knows and feels a little hurt to find he does not, having merely taken their existence for granted. All have heard of that most celebrated of Morality Plays called "Everyman." Some have been fortunate enough to see it acted; but how many have ever read it? Yet it is the noblest Interlude of Death that the perfervid imagination of the Middle Ages ever gave to the stage. In "Everyman and other Interludes" we have nine "Miracles", or Mystery Plays in all their mediaeval, dramatic setting—throbbing, appealing, superlatively human. This is one of the volumes of Dent's famous Everyman's Library, which, it may be noted, takes its title from the character of Everyman. J. M. Dent, Toronto, 55c, 75c, or $1.

Who's Who in Canada 1927 (International Press, Toronto, illustrated, $10). The distinguishing mark of the new number of this enterprising annual is the insertion of 33 biographical notices of the Fathers of Confederation, with photos, and a two-page foreword by M. O. Hammond. Otherwise the 1710 pages contain about the usual proportion of distinguished citizens, and worthy citizens not quite so distinguished.

Stuffed Peacocks by Emily Clark (Knopf-Macmillan, Toronto, $2.50). Ironically conceived and daintily written essays descriptive of typical figures of the civilization known as the "Virginia Tradition." Utterly malicious without being vulgar.

Overcoming Handicaps by Archer Wallace (Musson, Toronto, 75c). Mr. Wallace is an industrious writer of success literature in its most juvenile aspect. His latest fiction deals with a lame news-boy, who received $10,000 for an invention (Edison); the milk-and-water Stevenson of exploded legend; the boy who, as bookbinder's assistant, educated himself by reading the "Encyclopædia Britannica" he was paid for binding (Faraday); and many other shining lights for the young and inexperienced.

Life and the Student by Charles Horton Cooley (Knopf-Macmillan, Toronto, $2.50). If this book had been French it would have been entitled "Thoughts," for it is made up of observations, running from the aphorism to the discursive page, on a wide variety of topics, grouped almost arbitrarily under the heads "Art Science, and Sociology," "Human Nature," "Thinking," etc. It seems to be the sort of book that will evaporate, except for a residue of shrewd and pithy comments, that will be quoted so much that they will become part of the common speech, and be ultimately regarded as truisms. To be in part immortal is a great deal. No writer is ever more than that.

The Spreading Dawn by Basil King (Harper-Musson, Toronto, $2). Mr King is one of the most popular of contemporary novelists, though perhaps not so eminent as popular. Lately he seems to have been greatly interested in spiritualism. His present offering is made up of six very creepy stories of life after death. Mr. King was born in Prince Edward Island in 1859, and has spent his adult life in the United States as a clergyman.

THE LATE KATHERINE MANSFIELD
Whose "Journal", edited by her husband, J. Middleton Murry, has just been issued by Macmillan.

Outlines of French Literature by L. J. Gardiner (University Tutorial Press, Burlington House, Cambridge, England, $2.25). A condensed text-book of self-explanatory title, which treats its subject comprehensively down to the death of Victor Hugo. It differs from other "outlines" by being made, neither in style nor typography, at all attractive to the casual reader. Doubtless it is useful in the reference library or the school-room.

The Lion-Hearted Kitten by Peggy Bacon (Macmillan, Toronto, illustrated, $2). Entertaining little bedtime stories for children from 5 to 8 years. They are about animals—the mud-turtle, the snapping-turtle, the giraffe, the hippo, the elephant, the bear, the deer, the leopard. As stories they will do; as natural history they are not so good, for the author speaks of the porcupine "throwing" his quills. There are plenty of pictures but few of them are very well done.

Due Reckoning by Stephen McKenna (Thornton Butterworth-Nelson, Toronto, $2). Mr. McKenna, who made his reputation as a reflector of social conditions in contemporary England, has gradually swung over to the study of politics. In his latest novel, quite Wellsian in its boldness of prophecy, he presents "an English Mussolini."

The House of Fear by Robert W. Service (Dodd, Mead-Ryerson, Toronto, $2). Far from the spell of the Yukon now, Mr. Service's latest story is of crime in the Paris underworld, and the aftermath at a wild place on the coast of Brittany, with a touch of the supernatural. Of course there is a beautiful young girl in it, and two men contending for her love.

Angel's Flight by Don Ryan (Boni & Liveright-McLean, Toronto, $2.50). Mr. Ryan is a newspaper man of 38, publishing his first book, which took him seven years to write. It is an impressionistic, intimate picture of contemporary life in Los Angeles and New York. The author made his reputation in the Los Angeles daily papers with satirical articles. "The Angelenos read him because he was the only writer in the West who wasn't boosting."

The Law Relating to Authors and Publishers by B. Mackay Cloutman and Francis W. Luck (John Bale, Sons & Danielsson Ltd., 83-91, Great Titchfield St., W.1, London, England-Macmillan, Toronto, $2.25). Authors should know more about copyright, since it is their only protection in a predatory world. Two English lawyers have prepared a simple, easily understood treatise, which W. B. Maxwell prefaces, and which I also recommend without reserve. It contains citations to leading cases for use of the lawyer. The English law of copyright is covered, and also that of the Dominions and the United States. The Berne Convention is discussed, and its effect on the copyright legislation of the various countries is fully explained.

The Queen of Nectaria by Francis Neilson (Viking-Irwin, Toronto, $1.50). A fantasy in the form of a four-act play deals with the Kingdom of Ithica in 1977—the Kingdom being a part of what was once the United States of America. It is merrily prophetic.

Tracks in the Snow by Lord Charnwood (Macmillan, Toronto, $2). It is an unlooked for development to see the author of the famous Abraham Lincoln biography turning to the writing of detective novels.

Dream of a Woman by Remy de Gourmont (Boni & Liveright-McLean, Toronto, $2.50). The late de Gourmont was a master of the delicately sensual fiction that is typically French. The latest to be translated of his works is in the form of letters and is about a man who was in love with two girls at the same time. The book is appropriately bound in passionate purple. It is not a book that will be banned, because, so far as I can find, it lacks the essential factor for which books are banned.

The Squeaker by Edgar Wallace (Hodder & Stoughton-Musson, Toronto, $2). Yet one more of the mystery-crime-and-its-detection stories that has made their author famous.

Count Luckner: The Sea Devil by Lowell Thomas (Doubleday, Page-Gundy, Toronto, illustrated, $2.50). Not getting much encouragement from Col. Lawrence to act as press agent, Mr. Thomas has turned to the booming of the German Luckner, who commanded one of the mystery ships in the war, and operated as a modern pirate against Allied merchantmen. His story is very thrilling, filled with narrow escapes, and much adventure. He was commander of the "Seeadler," which started its career as an American

S. B. Gundy Carries On

THE disastrous fire on the night of October 20th, that ruined the building and damaged the stock of S. B. Gundy and the Oxford University Press, at 25 Richmond Street West, Toronto, to the extent of somewhere between $140,000 and $175,000, will not stop this firm from doing business, though naturally there will be a little confusion, and there may be delay in filling orders for the next few days. Temporary quarters have been found at 29 Richmond St., West; new stock is being ordered, and business will be handled with a minimum of inconvenience to customers. We extend sympathy to Mr. Gundy in his misfortune.

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merchantman, but once at sea became various other ships, notoriously a Norwegian freighter called the "Irma." Luckner was a brave and resourceful man. In eight weeks he sank eleven vessels, with more than 40,000 tons of Allied shipping. He attacked mostly unprotected ships: that is modern war.

The Poems of a South African: Collected Verse of A. Vine Hall (Longmans, Toronto, $3). It is interesting to witness our African cousins at their literary exercises. This seems to be the eighth book of this poet's verse. But I am afraid it is nothing to get excited about. Most of it is only mediocre. The amazing thing is why a volume so obviously cheaply made should be priced at $3.

Lover's Staff by Sibell Vansittart (Macmillan, Toronto, $2). A light and pretty English story that is offered as a relief from the heavy drama of the unhappily married.

Over the Boat-Side by Mathilde Elker (Doubleday, Page-Gundy, Toronto, $2.50). More agony from the author of "Mrs. Mason's Daughters." These love affairs can be terribly complicated.

Purse Strings by Edith M. Stern (Boni & Liveright-McLean, Toronto, $2). Money is the central theme of this exceptional "first" novel. A rich man's son marries into a wealthy family—his intellectual inferiors. Then he finds himself compelled to earn his living. The study is principally of the wife's family, who are Victorian survivals in the 20th century. The book combines the interests of characters and manners.

Declaration of Love by Geoffrey Dennis (Knopf-Macmillan, Toronto, $2.50). Love story told in a series of letters. The method was designed to facilitate the analytic processes by which the author explores, and seeks to reveal, the inner thoughts and feelings of the man and the woman concerned. It is very artistic work.

The Wall of Glass by Amabel Williams-Ellis (Cape-Nelson, Toronto, $2). Well written novel, revolving around the present poitical situation in England. The story is full bodied and well rounded, and really gives a good picture of English politics at the moment.

The Story of an African Farm by Olive Schreiner (Modern Library-Macmillan, Toronto, $1). The "Modern Library" continues to grow, Miss Schreiner's gloomy classic being the 132nd title on its list. The book is too well known to describe.

The Golden Book of Children's Verse. Edited by Frank Jones (Blackie, Toronto, 75c). Very good children's anthology of about 150 pages. There are many old favorites, and some by the newest and most popular writers of children's verse.

The Rowforest Plot by A. R. Weekes (Constable-Macmillan, Toronto, $2). This English novel is based upon the divergent outlook of two families, one of which clung to the soil and its traditions and the other went into manufacturing.

The Canadian Mother's Book by Helen MacMurchy (Department of Health, Ottawa). The Dominion Health Department celebrated the Diamond Jubilee by issuing the sixth hundred thousand of these little brochures of 163 pages for the expectant mother, with plainly written instructions for the care of the baby during its first two years. The book is illustrated, and treats of food, clothes, sleep and exercise, and so forth. While it contains information that every young mother should have, it is specially designed for the immigrant and the underprivileged.

Red Cloud by Sir William Francis Butler (Musson, Toronto, $2). In this adventure story for boys there is recreated a past in which the Indian brave dominated the Alberta scene where Red Deer now stands. General Sir Baden-Powell says in a foreword that it embodies a record of the

MARY GRAHAM BONNER
Of New York, who has written a sprightly work on geography for children, entitled "The Magic Map" (Macaulay, $2.50).

author's experiences in Canada. It must have been a long time ago. The illustrations were evidently made in England, and add pleasantly to the fictional aspect of the book. Like his other tales, it maintains a very lofty moral tone.

The Passenger to Folkestone by J. S. Fletcher (Knopf-Macmillan, $2). The industrious Mr. Fletcher's 30th detective yarn is compounded of a murder, a Russian diamond, a packet of papers in secret code, a case containing £50,000, and other exciting ingredients.

I Want To Be Happy by William Platt (Methuen & Co., 36 Essex Street, London, W.C.2, England, $1). In a pocket sized booklet the author teaches the way to happiness in a half dozen brief lessons in rudimentary psychology dealing with motives, sex, memory and imagination. The chapters are actually persuasive little lay sermons.

Golden Dividends by Murray E. Williams (McClelland & Stewart, Toronto, $2). I regret to say that I cannot find out from a cursory examination just what this 411 page novel is about. I see there is mention of business in it—mining stocks and so on—and it has a good moral ending; and it seems to start with a Harvard-Yale baseball game; and there is talk of "Andrea del Sarto" (presumably Browning's poem thereupon) and whether Unitarians are really Christians, and so on and so on. The central theme or idea seems to be cleverly concealed.

Murder of An M.P. by Robert Gore-Browne (Collins, London, England, $2). A detective story.

Bold Bendigo by Paul Herring (Samson Low, London, England, ?2). A costume novel of the late 18th or early 19th century, which turns out to be not a bad imitation of Jeffrey Farnol's pet, and often re-vamped, tale of the English countryside.

Blue Murder by Edmund Snell (McLean & Smithers, Toronto, $2). Advertised as "a thriller of the first degree" by the author of "The Yellow Seven."

The Murder at Crome House by G. D. H. and Margaret Cole (Macmillan, Toronto, $2). This murder story takes at least one novel turn in having the deceased a person everyone was glad to be rid of, and in beginning with the acquittal of an innocent man. After that, it is the same old chase.

The Companionate Marriage by Judge Ben B. Lindsey and Wainwright Evans (Boni & Liveright-McLean, Toronto, $3). Continuing his advocacy of trial marriages and so forth, as found in "The Revolt of Modern Youth," Judge Lindsey has now written a much fuller book, illustrating his theories as to diagnosis and cure from actual cases that he has had before him in his Denver court. The book is sponsored by Havelock Ellis. Now, at last, Judge Lindsey speaks his full mind. He is an advocate of monogamy, but finds present marriage laws and customs among us inadequate. "No pagan love-cult has ever existed, in ancient or modern time, that has ever devised a conception of human conduct so harmful as this so-called Christian, sacramental, church-formulated, church-maintained fake that we are pleased to call marriage" (p. 270).

Rambles in High Savoy by Francois Gos (Longmans, Green, Toronto, with about 150 half-tone illustrations and a map, $8.50). As a descriptive work on mountain climbing in the Alps, this beautiful book, with its splendid sepia photographs, and an Introduction by the President of the French Alpine Club, is surely as thorough and interesting a thing as may be found. The book being literally more than half pictures, the "reader"—viewer would be a better term for him—can follow the guide every step to each peak with entire understanding.

The Secret Fool by Victor McClure (Harap-Ryerson, Toronto, $2). I remember this author's name from "The Roost of the Golden Snail," and like the humor of that merry and frivolous little tale better than the heavy tragedy of this story, which evidently tries hard to be sinful.

Power by Naomi Jacob (Thornton Butterworth-Nelson, Toronto, $2). In this tale by the author of "Jacob Ussher," a Russian falls in love with an English woman, Lady Selwyn. The path of true love does not run smooth, but finally, after 5 years and 383 pages, he wins her.

The Selected Short Stories of W. L. George (Chapman & Hall, 11 Henrietta St., Covent Garden, London, W.C. 2, England, $2). At the time of his death George had already published 29 books, and was still a young man. He was really getting to be a well known author. While he was principally known by two or three novels, their success rested, I believe, on the felicity of certain passages; and I venture to think that the present offering of his better short stories illustrates his work at his best. This book should therefore win a permanence that his novels have not.

Was Jesus Influenced by Buddhism? by Dwight Goddard (The Author, Thetford, Vermont, $2). The title is self-explanatory.

Greenlow by Romer Wilson (Collins, London, $2). A love story of rural England, set just west of Haddon Hall in Derbyshire.

The Children's Play-Hour Book by Various authors (Longmans Green, Toronto, illustrated, $2). Stories, pictures, games, puzzles and poems — a miscellany contributed by A. A. Milne, Walter de la Mare, Rose Fyleman, and others.

Mrs. Cucumber Green by Mary Graham Bonner (Milton Bradley Company, Springfield, Mass., illustrated in color, $1.50). A good fairy-story, or something very like it, and most delightfully bright, pretty pictures.

Count Ten by Mildred Evans Gilman (Boni & Liveright-McLean, Toronto, $2). This novel of contemporary American social conditions brings a crude but honest girl from the Golden West to live in a New England village that is suffering the pangs of modernization.

(*Continued on Page* 12)

ROLAND PERTWEE
His new novel, "Gentlemen March", is of the "Prisoner of Zenda"—"Graustark" order.

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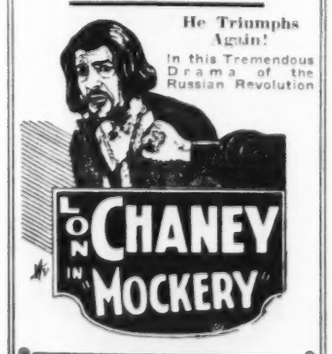

JACK ARTHUR AND HIS
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EDITH PENGILLEY
A clever Toronto pianist who gave a recital last week.

MUSIC & DRAMA

the Mounties sells whiskey regularly to the said savages, and where women ranchers parade throughout the day in English riding habits and French gowns.

If "A Bargain's A Bargain" were a little more clever it would be insulting; as it is, the complete ignorance of things Canadian makes it broadly amusing. To quote one example: the heroine relates with gusto how her grandmother stood off an Indian attack during the "Real" rebellion, for which gallant action a grateful Canadian government awarded her the "Victorian Cross." Canadian divorce laws, too, it would seem, are just a little easier of manipulation than those of Nevada; prisoners in Manitoba are sent "out of the country" to Regina; the "Canadian" accent is a cross between Whitechapel and Vermont. And so it goes, for three acts.

The cast is composed entirely of "actors." The author and producer have taken the declamation of "East Lynne," the dramatics of Jack Harkaway, and the stock costumes of "Rose Marie" and stirred them together in a log cabin. The result is what might be expected.

The plot treads the beaten path. The Colonel's daughter must marry before midnight to obtain the estate. Ten minutes before the wedding she discovers the machinations of the villainous groomsman, and a visiting rancher, rough of appearance but with a heart of gold, is pressed into service. The hand of suspicion points of course to the new husband, and at the end of the first act the audience just knows that he will be cleared of the terrible crime of whiskey selling. The third act, however, relieves the piece from mediocrity, when the villain conveniently appears to get himself murdered, all for $5,000.

Some real lightness is brought to the entertainment, in the work of Nat Goodwin Burns as the "gabby" ranch foreman, and of Dorothea Barlow, as the maid, whose plaint it is that "nowadays everything is brought from Toronto in tins." Gertrude Bondhill appears as Vera, the Colonel's daughter; Ted Thompson as the Mountie who has gone wrong; W. Omer Brisbane as the "secret service man" from Ottawa; and Leslie B. O'Brien as the altogether-to-be-admired rancher who comes out on the top of the heap.

Some good advice to the management of "A Bargain's A Bargain" would be to make a very binding bargain not to appear west of Fort William, until some of the bargaining in the play is done in a more Canadian fashion.

H. W. McM.

Edith Taliaferro's Fine Acting

Miss Edith Taliaferro is a very clever artist. Her work in "The Dove," the Mexican melodrama by the Canadian playwright, Willard Mack, which the New Empire Company is presenting at the Empire Theatre this week, is so outstandingly good that it is difficult not to let one's appreciation run away with one in commenting on it. In less competent hands the dramatics of the part played by Miss Taliaferro might easily be overdone, but her fine sense of values and remarkable capacity for emotional acting prevent anything of the kind and result in a performance that could hardly be improved upon. A substantial share of the credit for the success of the presentation is also due to Frank E. Camp for his very able work as the rich Mexican gallant who seeks to lure the young cabaret performer, played by Miss Taliaferro, to his hacienda, but who is foiled by the girl's American lover. The play, in four acts, is well constructed, has plenty of thrills and the keen interest of the audience is sustained throughout. It is exceptionally well staged for a stock company, and the augmented company of some fifty players "puts it over" with complete success. The high standard of the musical programme rendered between the acts by the orchestra under Murray Adaskin adds notably to the audience's enjoyment.

P. M. R.

Note and Comment

TUESDAY afternoon, Miss Edith Pengilley delighted a large number of music-lovers in the Mason & Risch concert hall by a recital of more than ordinary merit and artistry. Her first group was of selections from the old school. These were followed by a series of romantic studies, in which Miss Pengilley's artistic interpretations exemplified poetic treatment. One number she had previously recorded for the Duo-Art and this was reproduced in part, alternatively with her own playing, and was an impressive feature. The program concluded with a group from the moderns. As a child prodigy, in Toronto, Miss Pengilley first achieved success, and following her studies and return to Canada she was acclaimed as an outstanding pianist. She has continued to progress, and in this week's versatile program, she revealed further evidence of her ability.

*

TORONTO and its environs have a number of amateur dramatic societies that are doing very creditable work, and among them is the Port Credit Operatic and Dramatic Society. At Clarke Hall on October 19 and 20, they revived Leopold Lewis' classic melodrama, "The Bells," with which Thomas Shea used to delight theatregoers a number of years ago. The play was given a very satisfactory production, and in the role of Mathias, W. C. C. Innes, director of the company, gave an impressive performance. Other members of the company who did excellent work were R. Eves, R. Peer, G. Ball, I. N. Tompkins, S. B. Bradley, and Edith Hamilton, Gladys Smith and Iris Callander.

*

THE Hambourg Trio (Reginald Stewart, pianist, Elie Spivak, violinist, and Boris Hambourg, 'cellist,) founded in Canada by Boris Hambourg in 1910, is booked for a busy concert season both in Toronto and out of town. This eminent Canadian organization's repertoire includes not only the standard classical and modern trios, but in accordance with a long established policy, a number of interesting novelties will be introduced throughout the coming season. For instance the magnificent Ravel Trio, which received its first performance in Canada at a Hambourg Trio concert last season, will be heard again in the Trio's appearance at the Women's Musical Club Concert on January 5th. The same programme will also contain another fine modern work, The Phantasy, by John Ireland.

The Hambourg Trio intend to make a special feature of presenting British music, and in consequence announce an all-British composers' evening for their next Toronto appearance on November 6th, with the following programme: John Ireland, Phantasy Trio; Henry Eccles, Violin Sonata; Percy Grainger, Molly on the Shore; York Bowen, Toccata; Piano pieces; Elgar, 'Cello Concerto; and Alec Rowley, Trio "Four Contrasts" (first performance in Canada).

*

ARTHUR SINGER, concert pianist and teacher, has returned to Toronto from a two-year sojourn in New York, where he had a studio at Steinway Hall, and has joined the faculty of the Hambourg Conservatory of Music. Mr. Singer will be heard in a number of Toronto recitals throughout the coming season.

Coming Events

GERALDINE FARRAR, who comes to Massey Hall on Thursday, November 3rd, long since realized that if she was to become the complete artist, she must venture into concert work. With the illustrious example of her teacher, Lilli Lehmann, before her, and with Lehmann's aid, encouragement and co-operation, Miss Farrar has won for herself a reputation in concert as great as that which she has in opera. The natural versatility of her talent has helped her much. She has the elegance of style called for by modern French song writers, and has the fiery passion demanded by the Italians. She is indefatigable in searching for new or forgotten or unusual songs, and her programs are models of their kind.

*

APROPOS of the engagement of Robert B. Mantell and Genevieve Hamper, with their company, at the Princess Theatre for the week beginning Monday, October 31st, there is not much to say about these plays that is new, except that the presentation of them differs widely according to the ability, experience, and means of the different producers. Mr. Mantell and Miss Hamper tour the country and give to the public the best they have to give—there are few who can give so much—and audiences appreciate their masterly impersonations. While by many admirers Mr. Mantell and Miss Hamper have always been considered sticklers for all the traditions associated with Shakespeare, it may come as something of a shock to learn that modernity has been introduced into their repertoire to the extent that they will present "Hamlet" in the dress of to-day during their stay here. Elsewhere it has been found that one quickly adjusts eyes and ears to the seeming incongruity of costume and speech. Its presentation here will be awaited with curiosity. The repertoire to be given here is: "The Merchant of Venice," Monday evening; "Richelieu," Tuesday evening; "As You Like It," Wednesday matinee; "Julius Caesar," Wednesday evening; "King Lear," Thursday evening; "Macbeth," Friday evening; "The Merchant of Venice," Saturday matinee; and "Hamlet" (modern), Saturday evening.

Mussolini has written a new Ten Commandments for the use of the Fascisti. Apparently it was too much even for the Duce to get the old ones enforced.—*El Paso Times.*

LON CHANEY
Whose latest picture, "Mockery," opens at the Uptown Theatre today.

Remove the Cloth

TABLE-CLOTHS are said to be coming back. Italian cut-work and Russian filet doilies are to go out of fashion, and white damask is to be in. Hand-painted oil-cloth and stenciled art fabrics in squares and rounds, which never did take the place of sun-bleached linen, are to be banished with all the more elegant, exotic embroidered mats which have been substituted for table-cloths of regulation size. For years American households maintained respectability with spotless damask, or near-damask, for Sunday, and colored cloths for everyday. Now report has it that pre-war napery is to come back.

If this is true, and only time can tell, for the report emanates from houses manufacturing linens, it may be accepted as a sign that the times are changing. We may be on the toboggan toward food from kitchen gardens, home life for the family, disciplined children, corsets and peg-top trousers. Doilies scattered over the polished mahogany are part of the rush of modern daily life. An ample cloth is an expensive thing to buy in the first place, and the upkeep, in the way of laundry and other care, is shockingly dear and a great nuisance. If coffee is spilled on the surface of the table or on one mat, the damage is slight, but housewives have been known to grow hysterical over a stain on a cherished cloth. There is more to this than a mere feminine foible, for there was once a restaurant owner, a man, who used no table-cloths during the blueberry pie season. Aside from the wear and tear on nerves, the housekeeper who also holds down a job finds it easier to sail a few "rounds" onto the table than to spread a felt and then cover it neatly with cloth. It is as much a part of her technique as the way she handles a can-opener.

Perhaps the linen-makers are in reality supplying a long-felt want. It may be that by years of mats and hot dishes the country's dining tables are ruined. The housewife has a choice. She can get rid of her old, blistered table and buy a new one, or she can cover it with a gleaming, silvery cloth. If she runs her house on a budget, she will choose the less expensive course as soon as enough table-cloths are provided for her. Meantime, children and mere men wait patiently in the hope that this talk is nothing but talk. They know how careless they have grown, and what will happen if the cloth comes back.—The "New York Times."

Nowadays it is no reproach to a young man to be spoken of as flighty. —*Virginian-Pilot.*

Using heavier oil and tightening connecting rod bearings are two ways of curing a piston slap, but there is a better method, provided the trouble is not caused by cylinder wear. The stunt is to lower the cylinder block. Sometimes this can be done by tightening the bolts that hold the block to the base. This tends to lower the cylinders, with the possibility that the pistons will be steadied. Slaps are less common in engines with deeper cylinder walls. If you try this method, remember it necessitates a readjustment of the valves.

Five Piano Ensemble To Give Recital Nov. 2nd

Imagine five Heintzman & Co. Grand Pianos on the stage . . . with five famous pianists before their keyboards, playing great musical compositions—solos, duets, trios, quartettes, quintettes. That is the treat in store for you at Massey Hall on November 2nd. Five great pianists—Norah Drewett de Kresz, Ernest Seitz, Reginald Stewart, Alberto Guerrero and Viggo Kihl; Dr. Ernest MacMillan conducting—all on one platform, playing at one time. A truly marvellous performance—unique in music—intensely interesting. Don't miss this concert.

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There are many interesting routes to California, but there is only one Golden State Route. There are many luxurious trains—but only one

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Direct low altitude route. 63 hours Chicago-Los Angeles. Shortest and quickest to San Diego.
Rock Island-Southern Pacific service includes also the *Apache* from Chicago—same low altitude route. Thru Pullmans also from St. Louis daily.

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Please send me booklets descriptive of California and the *Golden State Limited*,
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Pay 3% Now and Own the Capital, or—Borrow it later at 6% or 7%—
Which is Better?

Many a business man's estate, at his death, has been forced to borrow money in order to "carry on" and satisfy demands made upon the business he built up through many years of painstaking effort.

Capital is lost when a business man dies—it must be replaced somehow. Most men, who are insurable, can create through life insurance the necessary "money for future delivery" by paying about 3 per cent. per annum on the amount required to finance their business through the crisis.

Information will be furnished upon request.

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THE HOUSE OF QUALITY (Registered)

With the Coming of the English Colonists

When the early English colonists first set foot on the soil of this continent they brought the desire and the power to dress well. The clothes of many had been cut by craftsmen of Old Bond St. with a care only equalled today by the cutters of KENNETH DURWARD. The big, roomy topcoats of KENNETH DURWARD, worn for generations by gentlefolk the world over, are more popular than ever this season.

The New Styles and Patterns are Now to be Seen at

Fairweather's Limited

88-90 Yonge St.

Kenneth Durward Ltd

LONDON OVERCOATS

GEORGIE JESSEL
Who brings "The Jazz Singer" to the Royal Alexandra Theatre next week.

ONCE in a long while an actor finds a part so perfectly fitted to his talents that his name goes down to the eternity of good things inextricably linked with the box office crispness of the show's title. David Warfield and "The Music Master" are inseparable, the Duncans will be "Topsy and Eva" to the end of the time, and there will be many a blizzard in July before George Jessel sheds the poignant romance of "The Jazz Singer."

Because George Jessel is a jazz singer—a creature of moods, paradoxically endowed with a zest for life, a gift of easy friendliness, a disturbingly poignant appeal and a hint of mysticism, the part of the blackface minstrel fits him like a glove, and it has given him the open sesame to the hearts of the understanding even as it has loaded him with new responsibilities. For those who have loved "The Jazz Singer" will demand that their faith be vindicated, and however lucrative his new fame makes sojourns into movies and the two-a-day the legitimate stage has claimed George Jessel for its own.

George Jessel in "The Jazz Singer" will be seen here at the Royal Alexandra for one week only, commencing Monday evening, October 31st.

*

AFTER a week of thrills and mystery the Malcolm Fassett Players at the Victoria Theatre will stage that highly successful comedy, "The Butter and Egg Man."

The last few years has brought no greater laugh-maker than "The Butter and Egg Man." Opening first in New York it was an immediate success, and has never failed, since the first night, to achieve its purpose, viz.: To provide an evening's real entertainment. In "The Butter and Egg Man" the author gives an insight of stage life, each scene is a glimpse of theatrical people and their habits, their language, their lives, their joys and their sorrows. While the play is singularly free from any great problem, the comedy grips and holds, and presents an interesting story, which is full of amusing situations and deft character drawing.

In the plot there are two typical Broadway play producers, who have acquired the producing rights of a new melo-drama. The play is being rehearsed, and more capital is required to carry on the work. Things seem black indeed until "The Butter and Egg Man" appears on the scene, and then action, real action takes place. But there are more troubles in store, troubles for everyone, in the end though, love conquers all.

"The Butter and Egg Man" is just the sort of comedy that will appeal to every playgoer. It is clean, wholesome, and written in a style that is novel and with a language all its own.

*

THEY told strange, blood curdling stories about the S.S. "Monogolia" when it was bringing wounded men home during the war. They said that two or more men disappeared from the sick-bay on each trip, their bodies vanishing into thin air. And no one has ever found how it all happened.

The "Monogolia" is the vessel on which the action of "The Mystery Ship" takes place and "The Mystery Ship," the recent New York melodramatic success, is the special attraction at the Empire Theatre next week. Tickets are now on sale at the box office.

"The Mystery Ship" was produced at the Garrick Theatre in New York City.

Toronto theatre-goers will find it entertainment de-luxe and the New Empire Players are bending every effort to give a banner performance of this great melodrama that combines the atmosphere of novelty with an exceptional plot brilliantly developed. It will be next week's attraction.

*

ONE of Lon Chaney's clever disguises adorns him in "Mockery," his new film production, opening at the Uptown to-day. In this vividly dramatic tale of Russia Chaney plays a strange, Pagan Russian peasant under the direction of Benjamin Christensen, the noted Danish director. Mr. Christensen is an authority on the psychological effect of light and shade in the drama, and many new effects were worked out and are seen for the first time in this picture. "Mockery" was fashioned by a blending of American and European methods.

It is an intense character study in addition to being an absorbing drama of mystery and love. Chaney's role is perhaps one of the strangest and most complicated of his colorful career.

"Mockery" will be preceded by Jack Arthur's stage production featuring his band and Dawn Assheton, Jack Kates, The Radio Queen, and other renowned artists of musical comedy fame.

*

HEADING a splendid cast of comics, mummers and vaudeville acts, "Sliding" Billy Watson will visit audiences of the Gayety Theatre starting with the Monday matinee. Everything is brand new in his latest offering, "The Flying Dutchman," from the scenery and settings (which cast a pretty penny) to the gags, hokum and funny situations, which have always played a great part in the outgivings of the "Sliding Dutchman." A notable cast, headed by Alfaretta Symonds, leading woman, will offer a wide range of novelties from straight comedy to the most alluring of vaudeville numbers. Esther Lang, dashing soubrette; Jack Ryan, song leader; Louise Brydon, ingenue; Frank L. Norton, eccentric comedian and dancer; Frank Mallahan, Gus Legert, Geo. Monford, Tommy Dew and Rose Stone, instrumentalist; and Jackson and Taylor, colored dancers, with a chorus of twenty-four charming girls, offer a faultless bill of music and mirth.

*

MISS EMMA GOLDMAN, dramatic critic, writer and lecturer, spent many years in the United States, interpreting the social message of the Modern Drama. She believes with the great Swedish dramatist, August Strindberg, that a dramatist is "a lay preacher." She therefore holds that every great dramatic work contains a vital message to thinking men and women. Unfortunately this message is very often completely lost to the average theatre-goer. For this reason Miss Goldman travelled the length and breadth of America to interpret before large audiences the works of G. B. Shaw, Galsworthy, Synge, Yates, the Drama of the Continent, and, especially, the dramatic productions of Russia. Tuesday, November 1st, Miss Goldman will deliver her second lecture on John Galsworthy, his dramatization of our social injustice. Thursday, Nov. 3rd, she will speak on the Relation of Art to Revolution. Both lectures take place in Hygeia Hall, 10 Elm Street, at 8.15 p.m.

BEAR RIVER, where that annual cherry carnival is held, is shown on the map between Digby and Annapolis, and is easily accessible by train on the Dominion Atlantic from Digby. The station is situated but four miles from the village and the village is approached by splendid auto service along the pastoral banks of the River.

TREMENDOUS BUSINESS

In the last seven weeks has been transacted slightly more than 1% of all the business ever done by the Salada Tea Company in its thirty-five years of existence. Sales in this period were 2,173,014 pounds.

ALFARETTA SYMONDS
Who appears with "Sliding Billy" Watson at the Gayety Theatre next week.

Spend Your Money In a Bank

A New Light On Spending

SPEND your money in a bank? Why not? You can buy happiness, security, self-respect, there—as well as new money through compound interest.

Ask for our booklet, "The Uses of a Bank"

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LIFE & ACCIDENT INSURANCE COMPANY
S. C. TWEED, PRESIDENT.

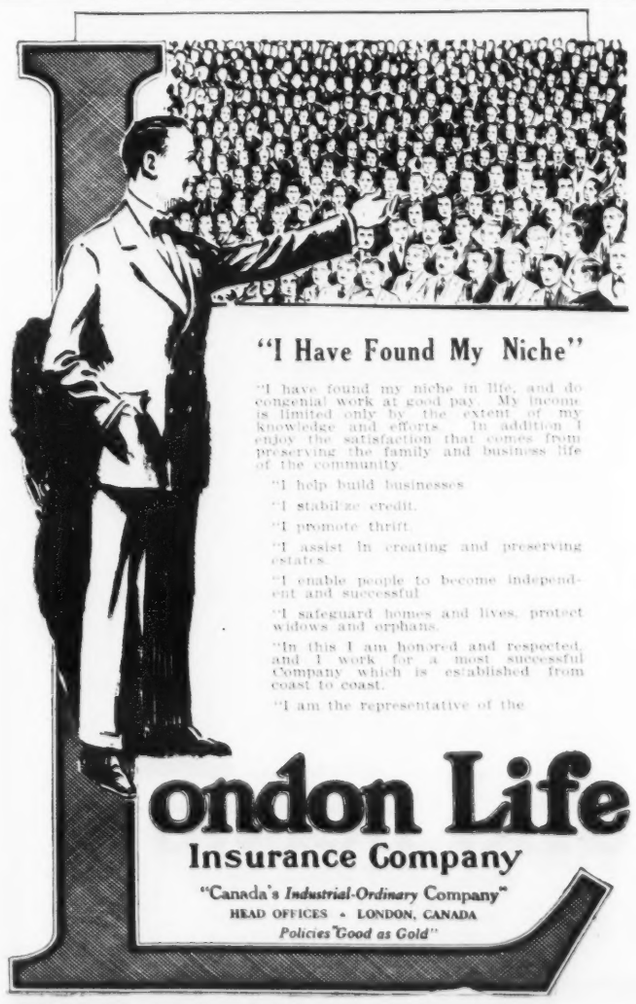
Head Office - Waterloo, Ontario

Assets (Dec. 31, 1926)	$ 3,822,316
Reserves	2,422,896
Insurance in Force	33,050,441

For **Heat Value**

THE VERY BEST ROGERS COAL GENERAL ASSURANCE BLDG BAY & TEMPERANCE STS TORONTO REG. TRADE MARK

The Elias Rogers Co., Limited
Alfred Rogers, President



"I Have Found My Niche"

"I have found my niche in life, and do congenial work at good pay. My income is limited only by the extent of my knowledge and efforts. In addition I enjoy the satisfaction that comes from preserving the family and business life of the community.

"I help build businesses.

"I stabilize credit.

"I promote thrift.

"I assist in creating and preserving estates.

"I enable people to become independent and successful.

"I safeguard homes and lives, protect widows and orphans.

"In this I am honored and respected, and I work for a most successful Company which is established from coast to coast.

"I am the representative of the

London Life Insurance Company
"Canada's *Industrial-Ordinary* Company"
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NOTICE OF DIVIDEND

Famous Players Canadian Corporation Limited

Notice is hereby given that a dividend of Two Dollars ($2.00) per share for the quarter ending the 1st of November, 1927, has been declared upon the First Preference stock of the Company, payable the 1st day of December, 1927, to shareholders of record Monday, the 31st day of October, 1927.

By order of the Board,
N. L. NATHANSON
Managing Director.

Dated at Toronto, this 20th day of October, 1927.

ZIMMERKNIT, LTD.

Preferred Stock Dividend No. 2

Notice is hereby given that a dividend for the current quarter at the rate of seven per cent. (7%) per annum, will be paid by cheque on or after November 1st, 1927, to preferred shareholders of record at the close of business on the 25th day of October, 1927.

ZIMMERKNIT, LIMITED.

Canada Cement Company
LIMITED

Preference Shareholders
DIVIDEND NO. 71

NOTICE IS HEREBY GIVEN that a dividend of one and three-quarters per cent. (1¾%) for the three months ending September 30th, 1927, being at the rate of 7% per annum on the paid up Preference Stock of this Company has been declared, and that the same will be paid on the 16th day of November next to Preference Shareholders of record at the close of business October 31st, 1927.

H. L. DOBLE, Secretary.
Montreal, October 17th, 1927.

Associated Gas and Electric Company

61 Broadway, New York

Dividend No. 11 on Class A Stock

The Board of Directors has declared the regular quarterly dividend on the Class A Stock of 50c per share, payable November 1, to holders of record September 30, 1927.

Holders of Class A Stock may apply this dividend to the purchase of additional shares of Class A Stock at the price of $20 per share whereas the present market price is about $41 per share making the stock dividend rate 10% per annum, yielding at said present price, over $4 per share per annum.

The dividends will be so applied and the Class A Stock, (or scrip certificates for fractional shares) purchased therewith will be delivered to all stockholders entitled thereto who do not, on or before October 15, 1927, request payment in cash.

M. C. O'KEEFFE, Secretary.

Western Homes Ltd.

Mortgage Investments

Capital Subscribed $2,800,000.00
Capital Paid Up 1,100,000.00

The Company's invested capital of over $1,150,000.00 is secured by carefully selected mortgages on moderately priced city homes and well improved farms conservatively appraised at over $2,300,000.00.

JAMES R. GIBBS

Business Efficiency Consultant

(Organization & Sales)

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66 TEMPERANCE STREET,
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Municipal Debentures a Specialty.

Branches:
Toronto Montreal Halifax

The Royal Bank of Canada
DIVIDEND No. 161
AND BONUS

NOTICE is hereby given that a DIVIDEND OF THREE PER CENT (being at the rate of twelve per cent per annum) upon the paid-up capital stock of this bank has been declared for the current quarter, also a bonus of two per cent for the year ending November 30, 1927, and that the same will be payable at the bank and its branches on and after Thursday the first day of December next, to shareholders of record at the close of business on the 31st day of October.

Shares not fully paid on the 31st day of October, 1927, will participate in the bonus rateably to the amounts paid thereon.

By order of the Board.
C. E. NEILL,
General Manager.

Montreal, Que., October 11, 1927.

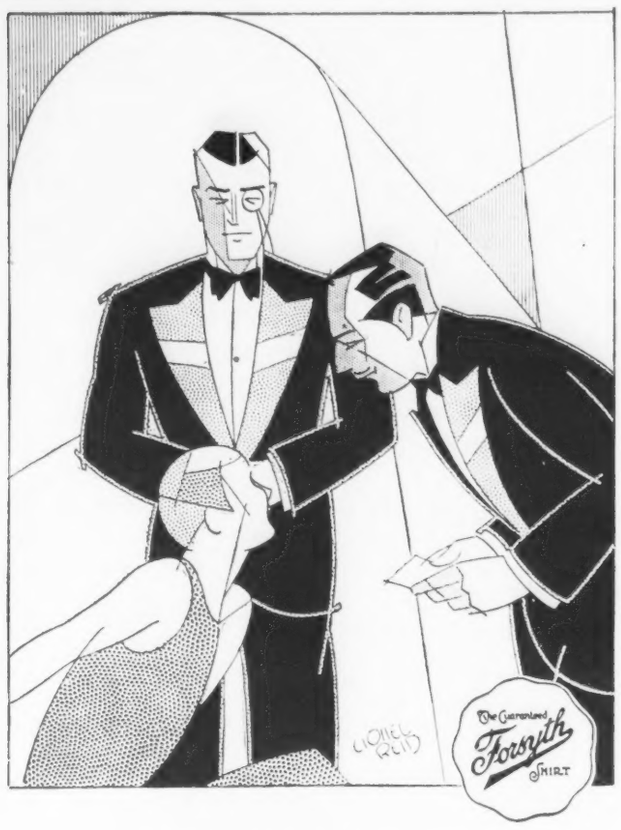
Diversified Standard Securities, Limited

PREFERRED DIVIDEND No. 1

Notice is hereby given that a dividend of Two per cent. (2%) on the fully paid-up Preference Shares, for the period so paid up, for the quarter ending September 30, 1927, being at the rate of Eight per cent. (8%) per annum, was declared, payable October 6th, 1927, to shareholders of record September 30, 1927.

By Order of the Board,
A. G. TIERNEY,
Secretary.

Montreal, October 6, 1927.



It is ever a mark of the connoisseur instinctively to seek the best. Thus have

Formal Wear Shirts by Forsyth

become the natural preference of well-dressed men.

Forsyth Formal Wear Shirts, by their unobtrusive custom quality, reveal the personal attention that has been given to the tailoring and fit.

At the best men's shops priced from $3.00 to $5.00

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10 & 12 YONGE ST. ARCADE.
Christmas Cigar Service
Select your Brand and leave your cards and mailing list with us, and we will guarantee Cigars to be carefully packed and delivered.
TELEPHONE ELGIN 3563 FOR A REPRESENTATIVE.
ESTABLISHED 1880

One of these mornings

You will wake up and find the ground covered with a blanket of white. Are you prepared for it with a bin full of fuel?

When winter comes one of our trucks with a courteous driver will be ready to get you

SEMET-SOLVAY COKE

for your hurry up order.

Don't forget, however, that there will be a lot of folks waiting for those trucks.

Get your order in right now.

The Standard Fuel Co.
Limited
79 King E. EL. 7151.

THE BOOKSHELF

(Continued from page 9)

Nimble-Legs by Luigi Capuana (Longmans, Green, Toronto, illustrated, $1.50). Translated from the Italian, this is a boys' story, telling of the adventures of a little Sicillian lad under the great patriot, Garibaldi.

Far Gold by Arthur Hunt Chute (J. H. Sears, 114 East 32nd St., New York, $2). Mr. Chute of Nova Scotia writes first class adventure stories of the sea. "Far Gold" is his latest. It is about a search for buried treasure, has all the thrills and is reasonably plausible.

The Bright Threshold by Janet Ramsay (Longmans, Green, Toronto, $2). The daughter of an American prima donna has a difficult time of it, shaking off a would-be lover; but ultimately she finds her soul.

Don Coyote by Whitman Chambers (Rae D. Henkle, New York, $2). Guaranteed to be a typical "Western" (that is, "cowboy") story about a young man of Quixotic disposition.

He Knew Women by Peggy Whitehouse (Boni & Liveright-McLean, Toronto, $2). Well written English novel with an unusual group of characters, and a most unusual plot.

Canute Whistlewinks by Zacharias Topelius (Longmans, Green, Toronto, illustrated, $2.50). In Sweden and Finland the name of Topelius is as well known as Hans Christian Andersen's is to us. Their stories are very similar. Some of Topelius's best tales have now been translated into English. The book is decorated in black and white and illustrated in color.

Gideon by Inez Haynes Irwin (Harper-Musson, Toronto, $2). This might be called a happy story of divorce from a child's standpoint.

The Magic Map by Mary Graham Bonner (The Macaulay Company, New York, illustrated, $2.50). In this children's book the author invests different portions of the globe with personality, and as the little boy flies over them, he learns a good deal of miscellaneous geography. Unfortunately the picture of North America is arranged so that the Stars and Stripes obscures the whole of Canada except Ungava, on which a small Union Jack is planted. Yet the text is less partial.

The People's Library (Hodder & Stoughton-Musson, Toronto, 90c a volume). This popular library has been augmented by the following titles: "Men of Affairs" and "Men of Letters" by Philip Guedalla; "Nerves in Disorder" by A. T. Schofield; "Folded Hands" by Richard King; "Some Things That Matter" by Lord Riddell; and "The Life of the Spider" by J. H. Fabre.

I, Said the Sparrow by Ruth Brockington (Chapman & Hall, London, England, $2). When the worthy but shy young man of this novel lacks courage to woo the heroine, another, less worthy but bolder, meets with some luck. The story is how the bashful hero wins the girl.

Your Growing Child by H. Addington Bruce (Funk & Wagnalls Co., New York, $2.50). Mr. Bruce is well known by his health talks that have been syndicated over a period of many years in many newspapers. His books are largely consolidations and expansions of those talks. There are many sound and valuable books now on the care and training of children, and this seems to be one of them.

Oat-Cakes and Sulphur by James Leonard McGuire (Patrician Publishers, 250 Grande Allee, Quebec, P.Q., $1.50). The jacket depicts what might be the crater of a volcano in eruption or the flames of hell; it would do nicely for either, and from the text it might be either. The author has written this book to affirm loudly his faith in the existence of God; he does not know much about God, but insists there must be a "Something"; and for this belief he will not be sent to an asylum, for it is a very common one. He further believes in the Bible, and its Chief Figure. He also believes in miracles, and thinks the theory of evolution less satisfactory than a literal interpretation of Genesis. He claims that traditional Christian dogmas have not been shaken by modern science, as, he claims, all scientific theories that oppose the literal interpretation of the Bible are either unproved or disproved. There is no harm in the author entertaining these opinions; but there is no need for him to be so vociferous in proclaiming them. What terrible fear is it that makes Fundamentalists shout so?

Mariners by Clemence Dane (Macmillan, Toronto, $2). A clever English play of manners, with the pivot of interest on the changing outlook from one generation to another.

Wonder Tales from Pirate Isles by Frances Jenkins Olcott (Longmans, Green, Toronto, illustrated, $2). Taken mostly from the Dutch, these stories for children are of the fairy and adventure type, and are as interesting as those Miss Olcott has found before in other foreign literatures.

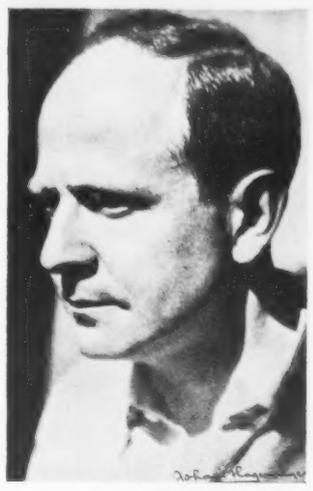
Who and What. Edited by Samuel Hopkins Adams (Boni & Liveright-McLean, Toronto, $1.50). The latest development of the questionnaire craze is no more than a return to the old-fashioned conundrum. One's ability to solve these riddles depends on his knowledge of public characters like John L. Sullivan and Galileo.

Is That So? Edited by Oliver D. Keep (Boni & Liveright-McLean, Toronto, $2). Another question book, this time one for the more intelligent and better educated.

This, My Son by Douglas Pulleyne (Chapman & Hall, London, $2). English novel about two brothers taken from a slum to live in the lap of luxury. It ends in a spirit of noble, heart-rending sacrifice, calculated to draw tears.

Millicent Dorrington by Richmal Crompton (Hodder & Stoughton-Musson, Toronto, $2). Nearly 500 pages of fine type is used in telling the spiritual adventures of a girl and woman whom life seemed to pass by. Things happened to others but not to her, till she came to view her cage as her palace.

Collected Shorter Poems by W. King Baker (George Routledge & Sons, Ltd., Broadway House, 68-74 Carter Lane, London, E.C. 4, $2.25). A volume of very decent poetry. The author may possibly be a Quaker, and he seems to have had some relation to Canada, as he has used several Canadian subjects.



B. H. LEHMAN
Associate Professor of English at Berkeley, who has written a novel of college life, entitled "Wild Marriage."

but unfortuntely I do not place him. He follows generally the Tennysonian tradition.

Teton Firelight Tales by Ahlee James (Longmans, Green, Toronto, illustrated, $2). Amerindian tales for children, told to the author in the first place by adult Indians resident in the south western part of the United States. The drawings are by Indian artists.

Chickens Come Home to Roost by Dorothy Walworth Carman (Harper-Musson, Toronto, $2). Another American novel based on the spiritual degeneracy of the small town.

Literary Notes

HUGH DENT, head of the House of J. M. Dent & Sons, Limited, being in Canada again, Mr. Henry Button, Managing Director of the firm for Canada, arranged a pleasant reception for him at Aldine House, Toronto, last Thursday evening. Many "Dent" authors and their friends were present. The event of the evening was the presentation of a very clever playlet, showing the troubles of a publisher by staging a quarrel between the various Dent "series" — "Everyman," "Wayfarers," the "Temple Shakespeare," "Canadian History Readers," "Medieval Towns," and the others.

*

MAZO DE LA ROCHE, who spent part of her summer in rural Massachusetts, has lately been visiting in Boston and New York. From the latter city she writes: "Last night I was at a dinner for Monsieur André Maurois at the Cosmopolitan Club. The speakers (besides M. Maurois) were Henry Seidel Canby, Agnes Repplier, Mr. Lowr (who has written a life of Coleridge) and the French Ambassador. Fanny Hurst sat at the table next me! A very striking figure. I shall be home about the end of the month."

*

A DELIGHTFUL romance in the world of books, reached its culmination last Saturday, for Mr. Jonathan Cape, the head of one of the best known English publishing houses, was married on that day to a lady who, as his private secretary, has been associated with the fortunes of the firm since its earliest days. Mr. and Mrs. Cape are honeymooning in Europe.

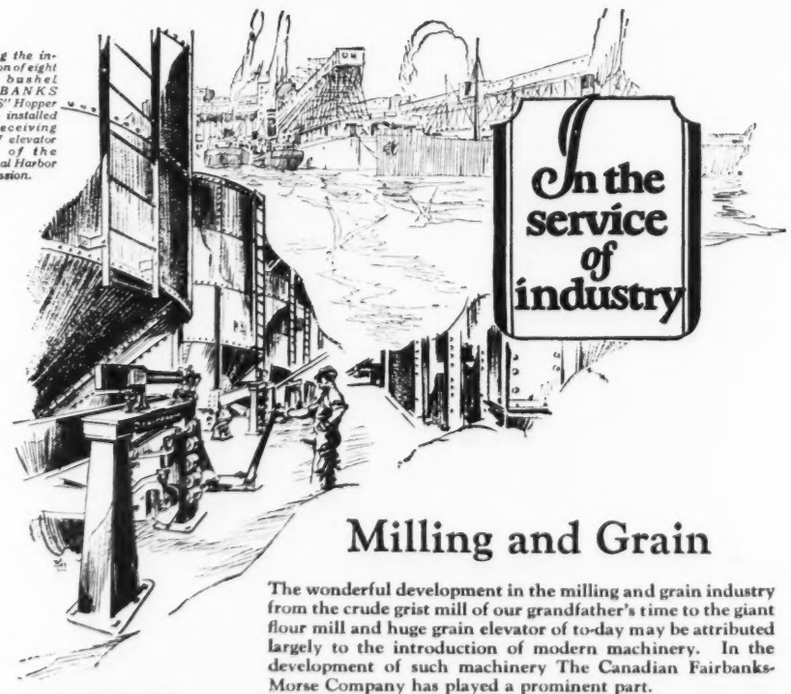
Two Summers in a Year . . .
Cunard West Indies Cruise . . .

Not a miracle. Merely turning your back to the bleak face of winter. Sailing for 15 days or a month on a sea which has mopped up all the blue there is . . . *Bathing at Crane Beach—eating paw-paw under palm trees. The Prado in Havana—trying to convince yourself that it isn't Montmartre . . .* **15 tropical ports and all different. Staterooms which have nothing to do with cabins. Food which has everything to do with gourmets. And service which has literally become the talk of the ocean.**

FRANCONIA—15 days—From N. Y. Dec. 20 . . . . . $200 up
CALIFORNIA—31 days—From N. Y. Jan. 21 and Feb. 25—$300 up

The ROBERT REFORD CO., Limited, Bay & Wellington Sts., TORONTO or any Steamship Agent.

CUNARD-ANCHOR
WEST INDIES CRUISES



Milling and Grain

The wonderful development in the milling and grain industry from the crude grist mill of our grandfather's time to the giant flour mill and huge grain elevator of to-day may be attributed largely to the introduction of modern machinery. In the development of such machinery The Canadian Fairbanks-Morse Company has played a prominent part.

Weighing is a highly important operation in the handling of grain, and ever since Thaddeus Fairbanks invented the first scale a century ago this company has pioneered all new developments in scale design. Fairbanks Dump Scales, Hopper Scales and Automatic Bagging Scales have been developed specially for this industry, and our portable platform, wagon and auto truck scales are also widely used.

Fairbanks-Morse engines are also giving satisfactory service to this industry. They are used extensively on the prairies for driving grain elevators, and provide power for flour and feed mills throughout the country.

It is also a part of our service to select for this and all other branches of industry and to stock in our eleven branches those lines of machinery and supplies which will give the greatest satisfaction.

Fairbanks Valves
Portable Platform Scales
Auto Bagging Scales
Warehouse Scales
Hopper Scales Dump Scales
Wagon Scales Auto Truck Scales . Railroad Track Scales . Grain Testers
Fairbanks-Morse
Oil Engines Pumps
Motors Generators
Pipe & Fittings
Steam Specialties
Transmission Equipment
Graton & Knight Leather Belting
Dicks Balata Belting
Solid Woven Cotton Belting
Elevator Buckets
Sprocket Chains
Trucks Yale Hoists
Shop Supplies
Automotive Equipment

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SATURDAY NIGHT
FINANCIAL SECTION

Safety for the Investor

TORONTO, CANADA, OCTOBER 29, 1927

P. M. Richards, Financial Editor

Poor Outlook for Shareholders of Great West Loan

Collapse of Real Estate Boom in 1913 Brought Reverses Which Now Result in Winding-Up Order by Court.

By F. C. Pickwell,
Saturday Night's Western Representative.

AN ORDER for winding up the Great West Permanent Loan Company, of Winnipeg, was made by Mr. Justice Dysart in the Court of Kings' Bench on October the seventeenth. This judgment followed preliminary by-plays, hectic debates in the House of Commons, covering many months, and a recent court case, where the name of George Adams, owner of ten shares of capital stock, was used as a winding up petitioner. Much evidence was taken, and an extraordinary array of counsel appeared in one way and another as representing various interests involved, both for and against forced liquidation. Less than two weeks ago a special meeting of shareholders was held at the head office, representing over one million shares, and voted against a winding-up by a very large majority.

On Saturday, October 15th, acting on instructions from old-country debenture holders, three appointed trustees, Messrs. W. J. Tupper, K.C., Hon. E. J. McMurray and W. J. Christie, took possession of the company, in conformity with a deed of trust, said to have been given the debenture holders several years ago. Another legal battle will likely follow in this connection. The debenture holders, as mortgagees, appear to feel that they have prior claim over shareholders as preferred creditors, and through their representatives may in the long run assure more for all concerned than by way of the usual liquidation proceedings, with its heavy expert legal, and numerous other expenses. If the move made by debenture holders is lawproof it is the more constructive course, though possibly rather late in taking such important action. Both debenture holders and shareholders should have been taken more thoroughly into the confidence of the management and directors several years ago.

Mr. Justice Dysart, prior to granting a winding-up order, gave a brief review of the company's financial condition, and dated the reverses as starting after the year 1913, when the real estate boom collapsed, followed in 1914 by the world war. In fact, anyone who has made a study of the company's affairs, has had no difficulty placing the unfortunate developments among this and numerous other financial tragedies associated with the lamentable boom. These irresponsible years of speculative madness were followed by several other years of serious depression, in badly shrunken frozen assets.

His Lordship intimated that prior to 1913 the Great West Permanent Loan Company had been very successful, largely due to loans to small borrowers at a good rate of interest. After that loans appear to have been made in large blocks, at peak prices, which gradually developed into frozen assets, and even the interest could not be paid. During the last five years conditions continued to grow worse, and were made even more serious through a recent cancellation of their license by the federal government, to operate as a loan company. Basing his conclusions on property valuation evidence of both petitioner and company, he adjudged that the capital is now impaired by at least twenty-five per cent. He placed the paid-up capital at about $5,000,000, about half credited to debenture holders.

Touching on the campaign as result of action taken by the insurance department at Ottawa, His Lordship expressed the view that both sides were no doubt sincere in their contentions. He gave the management and directors credit for having done everything in their power to protect the company's interests, under desperate circumstances. Having done this over a term of years, and incurring annual deficits, he could see no tangible reason or hope for a definite improvement within the next year or so. Meantime some heavy liabilities will mature during the coming year, with little apparent prospects of meeting them.

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HIS LORDSHIP dismissed charges of fraud, which have been freely made by some interests, stating there was no evidence before him to substantiate any such claims. In his opinion, the directors at most made errors of judgment, and, by reason of their inter-locking directorate in two associate companies, did things which may not have been justified. Having heavy liabilities to meet they sold a number of their better mortgages, and traded others, till they had little on hand of real liquidable value.

There were a surprising number of barristers present, all with briefs from various shareholders, entitling them to register pleas for cheats in the role of liquidator. Practically all the legitimate companies in Canada had their legal supporters to recommend them. One had quite a large force. Some even had old country emissaries ready to put in a good word for them. This obviously is the real financial plum aimed at in the whole proceedings, and in at least one respect the Great West Permanent Loan Company had many friends. There was a magnanimous willingness to take part in winding them up. Some idea of the cost in such things may be gathered in one special financial report, had an expense bill attached of approximately eight thousand dollars. Legal and other expenses thus far must have run into tens of thousands of dollars.

About six years ago SATURDAY NIGHT became somewhat concerned about the safety of debentures in the Great West Permanent Loan Company, so far as the public were concerned. At that time the company advertising covering that class of investment was withdrawn from our columns, and subsequently an extensive review was made of the "frozen assets" to which Mr. Justice Dysart now refers—no doubt originally incurred under the influence of the hectic boom days, which later proved so disastrous to so many financial companies and individuals. The Great West Permanent is by no means alone in that respect. It is merely another unfortunate object lesson.

The Dominion Government officials played a very prominent part in the closing chapters of this company's history. Counsel and a representative of the finance department were present and assisted materially in the winding-up proceedings at great expense. But, as compared to this attitude, it is amazing to find the same federal government during the last few years indiscriminately issuing Dominion charters to company promoters, who have taken many millions of dollars from the trusting public—with nothing to show for it but absurd promises.

This latter angle should receive serious consideration by every member of parliament during the next session. The three prairie legislatures have been clamoring during the last five years for some relief from unscrupulous promoters, by way of co-operative legislation at Ottawa, and so far have got practically no consideration. The situation has become very serious, from a public point of view. Under present conditions the machinery of provincial governments appears to have been locked up by the courts, and the keys are held by the Ottawa government.

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THE Great West Permanent Loan Company was first incorporated under the Manitoba Building Societies Act, Chapter 14, of the Revised Statutes of Manitoba in 1891, under the name of the Great West Permanent Loan and Savings Company. The founder of the company was Mr. W. T. Alexander, who had previously been in the employ of the York County Loan and Savings Association. In the year 1909 application was made to the Parliament of Canada for incorporation, under the name of the Great West Permanent Loan Company, and a private Act was passed incorporating the company under the new name, and a transfer of the assets of the Great West Permanent Loan and Savings Company were validated. The company's head office has always been in Winnipeg.

In 1913 the Imperial Canadian Trust Company was incorporated by private Act of the Dominion parliament, and the Canada National Fire Insurance Company was also incorporated by a Dominion Act in the year 1909. The Great West Securities Company, Limited, and the Marlborough Hotel Company, Limited, are both Manitoba Corporations, as is also the Similkameen Fruit Lands Company. These companies constitute what has been known as the Great West Permanent group of companies. The dominating influence in all these companies has always been Mr. W. T. Alexander, as managing director, and F. H. Alexander, as secretary. There is invested in the Loan Company, the Trust Company and the Fire Company the sum of over seven million dollars, it is said, of which a little over two and a half million dollars represents debentures in the Loan Company, purchased and owned it is said by Scottish investors, mainly in Glasgow and in Edinburgh. The balance of four and a half million dollars represents stockholders in these various companies scattered throughout the four Western provinces, with a small number of shareholders in Eastern Canada and also in Great Britain.

The Loan Company for some years has been subject to attack. In 1917 an attempt was made by Mr. E. F. Hutchings, a shareholder in the company, to wrest control of the company from what was then claimed the "Alexander domination." In that year an action was commenced by Mr. Hutchings against both the Loan Company and the Fire Company, claiming to be registered as a shareholder of the company. That attempt was doubtless an attempt to gain control of the company. Upon registration being refused, Hutchings brought an action asking for a declaration that he was entitled to be registered as a shareholder. The Manitoba Court of King's Bench granted him the relief. An appeal was taken to the Court of Appeal, and the appeal was dismissed. A further appeal to the Judicial Committee of the Privy Council was also dismissed. By the time the Judicial Committee of the Privy Council had dealt with the matter the annual meeting of the company was over, Mr. Hutchings was unable to vote, and the control remained with the Alexanders.

The companies next fell foul of the Dominion authori-

(*Continued on Page* 15)

IF THE THING WORKS

Editor, Gold and Dross:

Reaney, Limited, of Ottawa, have a new kind of engine which they say is going to revolutionize the automobile industry. It costs nothing to operate, as it runs off compressed air. It looks as if the company will make a lot of money if the thing works. Do you think the stock would be a good investment? What kind of stock is it?

Mrs. L. B., Renfrew, Ont.

Reaney, Limited, stock is an out-and-out speculation which I would very strongly advise you to leave alone. The circular says, "The earning power of the company is unlimited." Mr. Reaney would have the greatest difficulty in the world proving that statement. All the general guff which he has given with regard to the success of the automobile has nothing to do with his particular idea. Reaney Limited is a company organized to manufacture and sell a number of patents which it has purchased from R. J. Reaney, and it was organized by Mr. Reaney himself for that purpose. The public supply the money to pay him for his patents. Do not ask us, but ask any competent engineer what he thinks of this New Motive Power Engine which needs no other fuel but air, and, according to Mr. Reaney, embodies improved power transmission and mechanical means for transmitting power. He says this system of construction is different to any other engine as it gives both power and speed with the same power, that is, you can gain speed and lose no extra power or take any power from your engine, he says. All this sounds like trying to lift oneself by one's bootstraps.

According to the prospectus the Reaney Motive Power Engine is operated by compressed air, which is furnished by a pump operated by the engine. This pump "fills" a tank with compressed air and the tank supplies the engine. The tank is first filled by hand or by other means, and when once filled remains filled as the engine can then supply enough air to operate itself, gives enough extra air to take care of loss by friction and an over-supply of 50% of what it uses." If Mr. Reaney wants us to believe that, he should get a highly competent engineer, probably some person in the service of the Dominion Government, to make a test and a report as to whether these claims are accurate or not. No doubt it is true that if all these things are so, the Reaney Motive Power Engine would revolutionize all motive power. The thing is to demonstrate and make evident that these things are so.

The company has an authorized capital of $3,500,000, divided into 15,000 shares of the 8% cumulative preferred stock of $100 par value; 24,000 shares class "A" common stock at $25 par value; 56,000 shares of Class "B" common stock of $25 par value. The company's head office is at Bank St. Chambers, 102 Bank Street, Ottawa, and it claims that it has purchased the former plant of the Bishopric Wall Board Co., near Hog's Back, close to the city of Ottawa. The preferred stock and the class "B" common stock is now being offered.

JACKSON-MANION A GOOD-LOOKING PROPERTY

Editor, Gold and Dross.

A friend of mine is urgently advising me to buy Jackson-Manion, but I know nothing about it and am distrustful of friendly tips, having been bitten before. Is it a likely-looking property, and where is it located? Are there good people behind it?

L. W. P., Montreal.

The Jackson-Manion property is situated in the Clearwater Lake section of the Red Lake mining division. The company holds a big acreage, on which important gold discoveries have been made. Surface sampling has indicated values of over $15 to the ton over substantial width and length. The rock formation is favorable and if underground development shows these values continuing at depth, the enterprise would attain important success. It is not possible for any one to say at this time what the values will be at depth. However, the company is well financed and is transporting a mining plant to the property preparatory to carrying on underground development. The directorate is well thought of and the management is competent. There is unquestionably an element of risk involved in such new enterprises as Jackson-Manion, but the enterprise represents an earnest endeavor which seems to be fully warranted. The company is capitalized at 5,000,000 shares of $1 par value each.

SOME BASIS FOR DOUBT

Editor, Gold and Dross:

Please let me know if F. MacLean Smith & Company, Victoria Street, Toronto, is a reliable firm to do business with. Confidentially, I doubt it.

C. W., Toronto, Ont.

Confidentially, the Attorney-General doubts it too. Last week he had the managers and a number of salesmen of that company arrested on charges of conspiracy to defraud the public in connection with sales of stock.

SHOULD I SELL OR HOLD OTTAWA POWER?

Editor, Gold and Dross:

What is the reason that Ottawa Light, Heat and Power common stock is quoted now so much above the price I paid a few years ago? Do you think I ought to sell my shares now in view of the nice profit obtainable, or should I hold on to them? I have a little money lying idle which a broker advises me to use in buying more shares. What do you advise?

R. C. P., Ottawa, Ont.

Why sell if you don't need the money? It is an excellent stock and you are getting a very good return on your original investment. The company is ably managed, is making steady progress and seems likely to continue to do so, so that you have an excellent chance of getting a still larger return eventually. At the same time you should not look for a dividend increase in the near future, as earnings for the last few years have not been much above dividend requirements. The company earned $5.86 per share of common in 1924, $6.01 in 1925 and $7.30 in 1926, against current dividend requirements of $6 per share per annum.

The rise in price you speak of is due in part to the improved showing for 1926, to the very good prospect that the results for 1927 will show a further substantial advance over 1926, and to the general buoyancy of the stock market. The present price does not seem too high to me in view of the high degree of security behind this stock and the good prospects for further progress by the company. Furthermore you should remember that investment yields are steadily declining. A return of 4½ per cent. or so will look much bigger two or three years hence than it does today.

McINTYRE-PORCUPINE SHARES ATTRACTIVE

Editor, Gold and Dross:

I would appreciate your valued opinion on McIntyre Mines for an investment to hold. Do you expect any marked appreciation in present prices?

M. W., London, Ont.

McIntyre-Porcupine has ore reserves of around $14,000,000 or $15,000,000. The treasury surplus is equal to well over $4 per share. Developments are extending in an easterly direction into a big virgin area. The outlook is that the shares are worth about what they are selling for at present, and with the added speculative value which may be attached to the results which are to be obtained in the new deep work to the east. The shares appear to be among the more attractive on the mining list. Current profits are at a rate of around 8 per cent. annually on present valuation of shares.

(*See Also Pages* 14 *and* 15)

The White Man's Last Great Stand

Hon. Dr. King's Journey to the Peace River Country This Summer.

By G. Heidman

AN OUTSTANDING event of the year 1927 was the journey of a dauntless band of pilgrims, numbering fourteen souls, who penetrated the wilds of the great, but little-known, hinterland of northern Cariboo, through the heart of the mighty Rockies, and down the tumultuous rivers, through the vast Peace River country, before emerging again into civilization, traversing some 1,200 odd miles by land and water. The party was headed by Hon. Dr. King, Minister of Soldiers' Civil Re-Establishment and Health, and included Sydney E. Junkins, R. B. Cromie, Prop. Vancouver "Sun", Kenneth A. Blatchford, M. P., Harry G. Perry, M.L.A., of B.C., J. G. Turgeon, Gus. Heidman, Arthur Dixon, C.E., of B.C., Russell Walker, Author and Correspondent, G. L. (Pat.) Fraser, Legal Counsel, Dong. King, "Observer", Harry Smith, Engineer, Guide and Trapper, Wm. McLaren, Boatman, J. W. Tully, Cook.

The adventurers covered the distance from Ashcroft to Prince George, a distance of 300 miles, by motor, proceeding to Summit Lake, where blankets, camping outfits, food, and other stores were loaded into two 40-ft. canoes. In high spirits they journeyed across Summit Lake, and down the Crooked River, camping their first night at a spot called Harrison Riffles.

Continuing early the second morning through the Crooked River, into Davis Lake, and on through miles of water into McLeod Lake, they enjoyed thrilling moments as the canoes were often poled and pushed through the swiftly-moving waters between the series of lakes. These streams, in places where the banks narrowed, became roaring rapids through which the boats were borne at an amazing speed.

The party of voyageurs, the largest that had ever traversed the rivers and watersheds of the Rockies, received an unstinted welcome from the natives along the route. When night overtook them these joyous pilgrims camped under the star-scattered blue canopy of heaven, and slept in the sweet grasses, or under the spruce, pine or fir. An occasional shower in the night did not dampen the ardour of these frontiersmen; and when the awakening call sounded out at 4.30 a.m., all hands rolled out, and set lustily and cheerfully to the various tasks assigned in the camp routine. Camp was usually broken at six o'clock, the camp outfits and supplies loaded on the canoes; and with the mist rising from the waters, and the sun just peeping over the horizon, the adventurers set forth, singing the songs of the voyageurs. At meal-time the same procedure was repeated. The men jumped out of the canoes, and immediately the ring of the axe resounded through the forest, preparing the wood for the camp fire, or slashing off the sweet-scented boughs to make soft bedding for the tired adventurers. For the evening meal "stalkers" would be sent out; and soon one would return with game, which was then barbecued and eaten with flapjacks made on the spot; the rude, though tasty, meal being washed down

(*Continued on page* 15)

Brokerage Firms Reaping Big Harvest

By I. A. McRae

BROKERAGE houses are reaping a big harvest out of those who are speculating in shares of mining companies. Brokerage commissions in some instances are amounting to a "rake-off," so to speak, which, in the case of certain small producers, is almost equal to the amount of value being produced by the mines themselves. This is a startling situation.

Transactions on the Standard Stock & Mining Exchange, Toronto, are breaking all former records, and the final summing up of business for 1927 will provide some startling comparisons, if not actual revelations.

Although the transactions during 1926 fell short of what the 1927 record will show, it is interesting to refer back to what took place in 1926.

As examples among the small producing gold mines, the Argonaut and Barry-Hollinger may be cited:

In the case of Barry-Hollinger there were 5,008,472 shares sold during 1926. The average price was above 25 cents but below 50 cents. The brokerage on such sales was $7.50 per thousand shares to the seller and $7.50 to the buyer. In other words, the brokerage amounted to $15 per thousand—or 1½ cents per share. This tends to show that on this one market or exchange the speculators in Barry-Hollinger paid about $75,000 in commissions. As against this the total output from the mine for that period was only $86,263.

In turning to Argonaut, it is found that 9,412,786 shares were sold through the Standard Stock & Mining Exchange. The average price appears to have been above 25 cents and below 50 cents per share. This would mean that brokerage charges amounted to approximately $141,000. As compared with this the total production of bullion from Argonaut during the year amounted to only $142,369.

Gamblers have been heard to say in the game of poker that no matter how big the game may be that if there is a "rake off" from every jack-pot, the big end of the money will ultimately find its way into the rake off and the gamblers will pass along with shrunken bank rolls.

I do not wish to imply that Argonaut Consolidated or Barry-Hollinger companies are at fault. Neither do I desire to suggest that the brokerage concerns are in error in reaping what harvest they may. Rather do I wish to point toward the extent toward which speculators themselves are running wild. True enough, every device appears to be in use to encourage speculation in such issues, but apart from that, nothing would appear likely to save the reckless speculator from himself. Rather does the avenue to such salvation lie in his own efforts to secure a few of the facts and apply reasonable deductions.

Seasons of booming markets are invariably followed by periods of grief. A few speculators may come out on top, but the multitude may fare otherwise. Meanwhile the brokerage concerns are getting the rake off.

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GOLD & DROSS

GENERAL MOTORS AND FORD

Editor, Gold and Dross:

I am interested in General Motors common stock as an investment to hold, but am doubtful of the possible effects of the competition from the new Ford car. Your valuable opinion would be greatly appreciated.

A. L. S., New Westminster, B.C.

General Motors Corporation now ranks not only as the largest but also as the most profitable automobile producing company. Its earnings established a new high record in 1926, and the prospect is that the 1927 returns will surpass those for last year. Its net profits (including its equities in the undistributed profits of subsidiaries) amounted to $129,250,207 in the first half of 1927, and if, as the president of the company has forecast, earnings for the second half year equal those for the similar period of 1926, the total profits for 1927 will aggregate around $220,000,000, as compared with $186,231,182 for last year. On the basis of the present capitalization (that is, after giving effect to the 2-for-1 common stock split-up announced on September 15 last, which increased the number of outstanding shares to 17,400,000) these earnings may be estimated to be equal, after preferred and debenture stock dividends, to $12.25 a share for the full year 1927 and $10.27 for the full year 1926.

ARTHUR CHARLES TAGGE

Who has been elected President of the Canada Cement Company, which is now undergoing re-financing. Mr. Tagge has served Canada Cement as General Superintendent 1909-1919; Assistant General Manager 1917-1921; Vice-President and General Manager 1921-1927. He was born in Ann Harbor, Mich., and educated at the University of Michigan, from which he received the degrees of B.S., and E.E. After a varied engineering experience in the United States he came to Canada in 1902 and was identified with a number of leading companies in the cement industry. He is a member of the leading engineering societies of this continent. He resides at Westmount, Que.

—Photo by International Press.

If it seemed at all likely that General Motors would duplicate, in 1928, its extremely satisfactory 1927 showing, one would have no hesitancy in recommending purchases of its common stock for long-term holding. However, it seems altogether probable that the market for Chevrolet cars (which represents the company's most profitable individual line) will be sharply reduced, at least temporarily, by the introduction of the new Ford models. In that event its earnings would, of course, be reduced. Because of the likelihood of such a development, a purchase of the common shares hardly seems advisable at this time. The stock may work somewhat higher in the early future, but I believe it will be available later at prices well under those now obtaining.

HOLLINGER AN ATTRACTIVE HOLD

"Investor", Walpole, Sask. Hollinger shares themselves appear to be an attractive hold. The outlook for the mine is perhaps less favorable than some time ago, but this has been pretty well offset by the decline which has already taken place in quotations. The mine has very big resources and a demonstration in output and tonnage may reasonably be expected—and with fair prospects of this reflecting itself on the stock market. Wright-Hargreaves is also attractive. Prices at present appear to be quite high enough.

INTERNATIONAL UTILITIES "A" AND "B" STOCKS

Editor, Gold and Dross:

I have been advised to buy International Utilities Corporation "B" stock, but I see that this stock has had quite a jump in price. Can you give me the reason for this? Please say if you think it will go higher yet and also explain the difference between the "A" and "B" stocks. I would like some general information about the company.

A. W., Halifax, N.S.

The main reason for the rise in price seems to be a report that Power Corporation of Canada is shortly to become actively interested in International Utilities. I cannot say if this rumor is founded on fact or not, but it seems to be a fact that the investment banking house of Nesbitt, Thomson and Company, Limited, with which Power Corporation is closely connected (A. J. Nesbitt is president of both), has lately acquired large blocks of both "A" and "B" stocks of International Utilities. Power Corporation of Canada was incorporated in April, 1925, for the purpose of acquiring securities of and managing electric power and light companies, and since then both it and its subsidiaries have made remarkable progress.

International Utilities Corporation itself was incorporated in Maryland in October, 1924, as a holding company and to acquire, construct and operate public utility properties in the United States and other countries. It controls the following companies serving a population of over 1,100,000: Kentucky Securities Corporation, Canadian Western Natural Gas, Light, Heat and Power Company, Duncan Utilities, Buffalo and Erie Railway Company, Lexington Utilities Company, Vegreville Utilities, Gas Production and Transportation Company, Nanaimo Electric Light, Power and Heating Company, Watrous Electric Light and Power Company, Canadian Utilities, Northwestern Utilities and Princeton Petroleum Company. As you see, the list includes a number of important Canadian companies, amongst them being the Canadian Western Natural Gas, Light, Heat and Power Company, which supplies gas to the city of Calgary, Alta., and Northwestern Utilities which supplies gas to Edmonton, Alberta.

Net earnings of International Utilities Corporation for the last fiscal year showed a very encouraging gain over the preceding year, and I understand that the next annual report promises to be even more satisfactory to shareholders. Doubtless this has also been a factor in the rise in quotations on the shares. As to whether they will go higher or not, of course I cannot say. Trying to prophesy the course of the stock market is a dangerous job. At the same time, I will admit that the shares look attractive to me as a hold.

As regards the difference between the "A" and "B" stocks: first of all there is an issue of $7 cumulative preferred stock of which 29,728 shares were outstanding on December 31, 1926, and on which the full dividends are being paid. This issue naturally has first preference on assets and dividends. Next come the Class "A" shares, of which there were 131,248 outstanding on December 31 last. This issue has second preference as to assets and cumulative dividends of $3.50 per share annually, which, incidentally, are also being paid. Furthermore this Class "A" stock participates with Class "B" stock up to $5 per share after the latter has received $1 dividends per share. It is callable on any dividend date at 60 days' notice at 60. Lastly come the Class "B" shares, of which 463,599 were outstanding on December 31 last and which have the sole voting power except in case of the default of one year's dividends on the preferred or Class "A" stocks. No dividends have been paid on the Class "B" stock to date.

WILL NORANDA SHARES GO HIGHER?

Editor, Gold and Dross.

Please tell me if you think Noranda shares are worth the current price, or more or less. All the reports forecast a very bright future, and I am told the shares will sell around $35 shortly. Is this likely?

S. S. N., Fort William, Ont.

Noranda is very rich as so far developed, but there is a growing feeling that the large and high-grade deposits will be comparatively shallow. This opinion may not be right, but is gaining ground as a result of the failure of the company to secure and give out information in regard to the outlook at depth. Very extensive work has been done to 300 feet in depth. Big estimates of ore have been made. It is considered probable that some of these ore shoots will continue to some considerable depth, but the official silence in regard to diamond drill results at depth is believed to point a finger at the one possibly unfortunate colored gentleman in the Noranda fence.

The grade of ore in sight, and the capacity of the plant now being installed would suggest earnings which may justify around $34 per share provided the achievement proves to be one which may be maintained. Until officials take shareholders into their confidence in regard to the outlook at depth, the shares of Noranda may be considered to be high enough for safety at present. The present quotation for shares places a valuation of close to $60,000,000 on the mine. A very large output over a long period of years will be required to repay this principal, together with adequate interest for the risk involved.

AMULET, WRIGHT-HARGREAVES AND McINTYRE

Editor, Gold and Dross:

I have a small surplus of money which I would like to invest in mining stock. Would you please advise which stock you consider the better investment, Amulet or Wright-Hargreaves. Is there any other that looks to be a promising buy at the present time?

R. J., Napinka, Man.

Amulet cannot be looked upon as an investment. A lot has to be learned about metallurgical questions as well as value of the deposits. The shares are speculative. Some plan for raising further finances is expected shortly. Wright-Hargreaves is among the more attractive gold mining issues at this time, although the market may be high enough for the present. McIntyre-Porcupine measures up to the top of the list among mining issues as based upon current rate of profits at the mine—current profits being equal to from 8 to 10 per cent. annually on shares quoted at upwards of $28.

POTPOURRI

G. A., Barrie, Ont. AREA is diamond drilling in the hope of finding ore. So far nothing of commercial value has been found. The shares represent a risky venture. *LAVAL* has big acreage and has interesting prospects, but is still in an uncertain stage. The shares are highly speculative. *HOWEY* is making interesting progress and is financed for work in a big way. Diamond drilling indicated ore in commercial quantity. Underground work is now in progress, and by the middle of October should commence to intersect the deposit at various levels down to 500 feet in depth. The shares are speculative, but with a reasonable chance. *BARRY-HOLLINGER* is highly speculative although recent results have improved the outlook somewhat. *McDOUGALLS* has favorable location and appears to warrant exploration in an effort to locate something of value.

A. G., Sherbrooke, Que. I do not think shares in the *WRIGHT FLEXIBLE AXLE AUTOMOBILE* are safe enough for a woman's investment. If the salesmen would take the shares of your husband back and give him $75.00 for them, I think that would be a fine thing for him. If he wanted to get in it again it would be better to do it after the company has had a year or two to show whether it has a chance of success or not.

J. C. R., Almonte, Ont. COLUMBUS KIRKLAND has a market value of about 5 cents a share at the time of writing. *SILVER LEAF* is said to have a market value of a fraction of one cent per share. The other companies on your list have not been heard from in years and are generally presumed to be dead.

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WE wish to announce that
Mr. E. P. Crossen, B.A.
has joined our organization in the capacity of Manager of our Statistical Department.

Mr. Crossen, a graduate of Toronto University and Columbia University in the Departments of Commerce and Finance, has been engaged in statistical and research work with the Port of New York Authority and the U. S. Federal Government during the past five years.

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GOLD & DROSS

L. W. G., Guelph, Ont. *DUPRAT LAKE SHORE* is among the uncertain prospects in the Rouyn district. Very often those who peddle shares around the country are reported as giving guarantees in one form or another, but these so-called guarantees are often just so much wind. Brokers who keep agents on the road endeavoring to sell shares are usually too cautious to give guarantees that they will buy the stuff back. There is only one smelter being erected in Rouyn, and that smelter is owned by Noranda Mines and is not operated in any way by the government. There is provision made that the Noranda smelter will treat ore from other properties on a customs basis.

G. E. F., Pembroke, Ont. *KEELEY* would appear to be pretty safe in that cash and bonds, together with ore in sight, has value about sufficient to cover the current quotations for the shares. There is a chance, of course, that some of the cash assets may be used in an effort to secure additional property. In that case the shares would be classified as speculative. *TECK-HUGHES* has been selling higher than indicated output warrants. Annual profits of $4,000,000 to $5,000,000 would have to be in sight to warrant $10 per share—or $50,000,000 valuation on the mine.

Mrs. N. L., Toronto, Ont. Province of Ontario bonds are perfectly safe.

F. J. K., Toronto, Ont. *GOLDFISH* has an interesting prospect, but that is the best that may be said at present. The vein is narrow, but carries sufficient gold to suggest that an exploration campaign is warranted in an effort to learn whether it actually contains payable deposits or not. The risk appears to be considerable.

F. E. M., Sarnia, Ont. In view of the change in control of *CANADIAN MARCONI COMPANY*, your best course would probably be to hold on to your stocks in the hope that the future will be more profitable for shareholders than the past has been.

J. B. H., Montreal, Que. *NEW EXTENSION MINES* is a little concern incorporated in 1918 on the strength of claims in Casey township near New Liskeard. No work appears to have been done in recent years, and the outlook for that section is poor. I know of no value to the shares.

A. R. S., St. Thomas, Ont. *WRIGHT-HARGREAVES* is capitalized at 5,500,000 shares, all issued. Close to $3,000,000 in dividends have so far been paid. Dividends and bonus payments are regulated by current profits. These profits are at present at a rate of about 30 cents a share annually, but with good indications of enlargement of output in due time. The shares appear to be an attractive hold, although quotations at present are quite high enough.

Reader, Toronto, Ont. *McGUIRE KIRKLAND* was incorporated in 1919 to take over some claims at Kirkland Lake, capitalization 150,000 shares. Extremely little work was done, and nothing has since been heard of plans for any further effort.

Poor Outlook for Shareholders of Great West Loan

(Continued from Page 13)

ties, who were not satisfied with the annual reports presented by the various companies to their shareholders, and suspected that the affairs were not as rosey as the directors would make out; that there was considerable "window-dressing," and that the switching of securities between the three companies immediately prior to their respective annual audits. As a result of investigation the Dominion Government cancelled the license of the Loan Company to do business, under the Loan Companies Act of 1914. The Loan Company, however, claimed that owing to its having been incorporated some five years prior to the passing of the Act requiring licenses, it was not subject to the Act, and advised the Government that it did not require a license and that it proposed to continue doing business as heretofore, and did so.

In 1926 owing to certain proposed amendments to the Loan Companies Act, the Loan Company opposed the measure, claiming that the whole object was to put the company out of business.

This year further legislation was brought in to do away with any doubt as to whether a loan company incorporated prior to 1914 came within jurisdiction of the federal parliament. The legislation was extreme. It placed the life of all loan companies in the hands of the Superintendent of Insurance, Mr. G. D. Finlayson. The Bill was undoubtedly aimed at the Great West Permanent, and the management fought against it, but the Bill became law.

While the battle was still raging in Ottawa, an application was made in Winnipeg to wind-up the Loan Company. The charges, as filed, were serious. The petition was dismissed, on the ground of insufficiency of material. The petitioning shareholder received payment for his stock.

A second petition was filed by Melville Sutherland and Fred Clark, executors of the Jones Estate. The petition was presented to the Court of King's Bench before Chief Justice Mathers on the 30th day of March, 1927. Serious charges were again made.

Coming up for trial on the 30th of March, two preliminary objections to the petition were urged. The first was that as the executors did not become the registered owners of the stock, which still stood in the name of the deceased, that they had no status before the Court. The second was that the customary affidavit, which accompanies a petition to wind up a company, was sworn on information and belief, and therefore could not be received. Chief Justice Mathers reserved judgment and on the 4th of April gave judgment overruling both preliminary objections. Counsel for the company then asked for a stay of proceedings, pending an appeal to the Court of Appeal for Manitoba.

Then followed the action above recorded.

*

THE largest investment of the Loan Company was the Marlborough Hotel. In the year 1912 Leonard Emma and Joseph Badali, who had formerly conducted a rather lucrative restaurant and fruit business, during the real estate environment, conceived the idea of building a palatial hotel, and commenced the construction of an imposing edifice in the heart of Winnipeg, near Portage Avenue, on Smith Street. The Loan Company agreed to advance the sum of $350,000. Long before the building was completed, however, the money of the owners of the land was exhausted, and the building was not completed. On the 6th of November, 1914, the property, then kown as the Olympia Hotel, had against it the following mortgages:

The Great West Permanent Loan Company Mortgage	$350,000.00
A Mortgage to the Canadian National Fire Insurance Company	75,000.00
A Mortgage to the Contractors	75,000.00
	$500,000.00

The Olympia Hotel was opened for a few weeks only, and then closed. By December 31st, 1921, the mortgage of the Loan Company had grown from $350,000.00 to $875,159.60. On December 29th, 1921, the Loan Company obtained title to the property by foreclosure proceedings, later added six storeys, and made it a first class hotel, in the hope that it would then carry itself. At the beginning of this year the total advances made by the Loan Company to the Marlborough Hotel amounted to $2,323,297.08, including interest. While it has done better than was expected, this, more than anything else, brought about the downfall of the Great West Permanent Loan Company.

The White Man's Last Great Stand

(Continued from page 13)

with mild wine furnished from the well-stocked strongbox of the Chief Dispensarian of the party. Fresh fruit, naturally, was not abundant, but raw henfruit served as a palatable and nutritious substitute for several members of the expedition.

*

THOUGH the germs of gold-fever were abroad in the land, these hardy explorers did not know it; or, knowing it, did not believe it; or, believing it, attached no importance to such mercenary matters. All they knew or cared was that before them was the goal of golden wheat—wheat AND wheat; and occasionally oats. Next to their kith and kin, they loved a boat; and with the devotion of loyal Canadians they journeyed with light feet and light hearts to that goal—the coronation of a new "king"—Wheat!

As the adventurers continued on their way, moving objects, singly or in groups, proclaimed herds of game animals—elk, moose, grizzly bear. Thousands of wild fowl were making their pilgrimage into the North, and eagles soared majestically overhead. The clear and buoyant air carried to the wanderers the cry of honking geese, and the deep quacking of ducks. The transcendant beauty of the lone, silent country impinged upon the consciousness of the wanderers, and brought poignantly to them the meaning of the well-known song, "Oft in the stilly night," which some of the more humorous members parodied into, "Oft in the chilly night".

The experience was one never to be forgotten—sleeping in the open, impervious to the cowardly attacks of the mosquito, black fly, or sand fly, to the night-cry of the cougar or the howl of the coyote; making their way along swift-running rivers and dangerous rapids which roared along narrow gorges and ravines, and living the rough lives of pioneers and trappers.

As camp was made, and the last spark of fire extinguished as a precaution against the starting of a dangerous forest fire, the query would go forth, "Everything all right?"—and would come the reassuring, cheery response, "Everything is all right!"

In due course the voyageurs arrived at Fort McLeod. This is reputed to be the oldest settlement in North America west of the Rockies. The trading-post was founded by the Fraser who gives his name to the Fraser River, and who visited those parts in 1805. Close to the trader's is a most interesting settlement of Indians.

At this point McLeod Lake forms the Pack River; and the band of explorers ventured along this stream, through Tudyah Lake, and into the Parsnip River, which was then navigated until its confluence with the Findlay River at Findlay Forks. Here a halt was made; and through the generosity of a gardener a large, succulent cabbage, and some carrots, were obtained for a certain prominent member of the expedition who had become a strong devotee of the health-principles and teachings of Dr. Frank McCoy.

Proceeding from the head waters of the mighty Peace, at Findlay Forks, the adventurers arrived at Wicked River, which more than lives up to its cognomen, where camp was made for lunch.

*

FOLLOWING his customary instinct for dalliance with the shy, piscatorial "mermaids" of the deep, Doctor King, host of the expedition, and "King of Sports", met with such success at wooing the Dolly Vardon, Grayling, Arctic and Rainbow from their haunts, that he, in his enthusiasm, declared the balance of the day a "holiday". Other nimrods endeavored to emulate the genial Doctor's good fortune; but the bashful and finny tribe did not respond to their wooing. Certain members of the pilgrim band did, however, succeed in jerking a few out of their hiding places.

Continuing next morning, the party had a wonderful trip down the Peace to Rocky Mountain Gorge portage, where camp was again made for the night. At this point the waters of the Peace have cut a fourteen-mile path through a mountain of solid rock, and the waters tumble and boil like a veritable "devil's cauldron". In some places, such as at Mount Selwyn, the mountains rise sheer away from the water to a height of 5,000 feet.

The now hardy and experienced adventurers arose at 4.30 the following morning, when a majority of them walked the fourteen-mile portage through the forest, while a half-dozen wagons followed with the outfits, left-over supplies, and personal belongings, taken from the canoes which had been abandoned at the Gorge.

Arriving at Hudson's Hope, at the lower end of the canyon portage, the party enjoyed their first lunch out of camp in the local eating-emporiums. Six days and nights were occupied in completing the water trip.

After a brief rest the party proceeded down the Peace on a tugboat, provided through the courtesy of the Minister of Public Works of the Province of British Columbia; and left the River at Taylor's Flats, where they were ferried across to Rolla Landing. Leaving the Landing at close to midnight, the party proceeded by motor cars over a rough, newly-made country road to Rolla, where, upon their arrival at the Columbia Hotel at four o'clock on Sunday morning, the local citizens had prepared a wonderful chicken dinner, which they forthwith proceeded to enjoy.

From Rolla the party journeyed by motor cars, through a marvelously-fertile, agricultural country, to Pouce Coupè, Beaverlodge, Grande Prairie, Spirit River, Waterhole, and Peace River Crossing, where the E.D. and B. C. Railway train was boarded; and the trail-blazers arrived in due time at the highly-civilized and beautiful city of Edmonton, avowing that the experience was quite the most delightful of their lifetime; and cordially voted warm and hearty thanks to Honorable Doctor King for his great kindness and generosity in giving them the rare opportunity of enjoying such a very pleasant trip.

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GOLD & DROSS

GENERAL MOTORS AND FORD

Editor, Gold and Dross:

I am interested in General Motors common stock as an investment to hold, but am doubtful of the possible effects of the competition from the new Ford car. Your valuable opinion would be greatly appreciated.

A. L. S., New Westminster, B.C.

General Motors Corporation now ranks not only as the largest but also as the most profitable automobile producing company. Its earnings established a new high record in 1926, and the prospect is that the 1927 returns will surpass those for last year. Its net profits (including its equities in the undistributed profits of subsidiaries) amounted to $129,250,207 in the first half of 1927, and if, as the president of the company has forecast, earnings for the second half year equal those for the similar period of 1926, the total profits for 1927 will aggregate around $220,000,000, as compared with $186,231,182 for last year. On the basis of the present capitalization (that is, after giving effect to the 2-for-1 common stock split-up announced on September 15 last, which increased the number of outstanding shares to 17,400,000) these earnings may be estimated to be equal, after preferred and debenture stock dividends, to $12.25 a share for the full year 1927 and $10.27 for the full year 1926.

ARTHUR CHARLES TAGGE

Who has been elected President of the Canada Cement Company, which is now undergoing re-financing. Mr. Tagge has served Canada Cement as General Superintendent 1909-1919; Assistant General Manager 1917-1921; Vice-President and General Manager 1921-1927. He was born in Ann Harbor, Mich., and educated at the University of Michigan, from which he received the degrees of B.S., and E.E. After a varied engineering experience in the United States he came to Canada in 1902 and was identified with a number of leading companies in the cement industry. He is a member of the leading engineering societies of this continent. He resides at Westmount, Que.

—Photo by International Press.

If it seemed at all likely that General Motors would duplicate, in 1928, its extremely satisfactory 1927 showing, one would have no hesitancy in recommending purchases of its common stock for long-term holding. However, it seems altogether probable that the market for Chevrolet cars (which represents the company's most profitable individual line) will be sharply reduced, at least temporarily, by the introduction of the new Ford models. In that event its earnings would, of course, be reduced. Because of the likelihood of such a development, a purchase of the common shares hardly seems advisable at this time. The stock may work somewhat higher in the early future, but I believe it will be available later at prices well under those now obtaining.

HOLLINGER AN ATTRACTIVE HOLD

"Investor", Walpole, Sask. Hollinger shares themselves appear to be an attractive hold. The outlook for the mine is perhaps less favorable than some time ago, but this has been pretty well offset by the decline which has already taken place in quotations. The mine has very big resources and a demonstration in output and tonnage may reasonably be expected—and with fair prospects of this reflecting itself on the stock market. Wright-Hargreaves is also attractive. Prices at present appear to be quite high enough.

INTERNATIONAL UTILITIES "A" AND "B" STOCKS

Editor, Gold and Dross:

I have been advised to buy International Utilities Corporation "B" stock, but I see that this stock has had quite a jump in price. Can you give me the reason for this? Please say if you think it will go higher yet and also explain the difference between the "A" and "B" stocks. I would like some general information about the company.

A. W., Halifax, N.S.

The main reason for the rise in price seems to be a report that Power Corporation of Canada is shortly to become actively interested in International Utilities. I cannot say if this rumor is founded on fact or not, but it seems to be a fact that the investment banking house of Nesbitt, Thomson and Company, Limited, with which Power Corporation is closely connected (A. J. Nesbitt is president of both), has lately acquired large blocks of both "A" and "B" stocks of International Utilities. Power Corporation of Canada was incorporated in April, 1925, for the purpose of acquiring securities of and managing electric power and light companies, and since then both it and its subsidiaries have made remarkable progress.

International Utilities Corporation itself was incorporated in Maryland in October, 1924, as a holding company and to acquire, construct and operate public utility properties in the United States and other countries. It controls the following companies serving a population of over 1,100,000: Kentucky Securities Corporation, Canadian Western Natural Gas, Light, Heat and Power Company, Duncan Utilities, Buffalo and Erie Railway Company, Lexington Utilities Company, Vegreville Utilities, Gas Production and Transportation Company, Nanaimo Electric Light, Power and Heating Company, Watrous Electric Light and Power Company, Canadian Utilities, Northwestern Utilities and Princeton Petroleum Company. As you see, the list includes a number of important Canadian companies, amongst them being the Canadian Western Natural Gas, Light, Heat and Power Company, which supplies gas to the city of Calgary, Alta., and Northwestern Utilities which supplies gas to Edmonton, Alberta.

Net earnings of International Utilities Corporation for the last fiscal year showed a very encouraging gain over the preceding year, and I understand that the next annual report promises to be even more satisfactory to shareholders. Doubtless this has also been a factor in the rise in quotations on the shares. As to whether they will go higher or not, of course I cannot say. Trying to prophesy the course of the stock market is a dangerous job. At the same time, I will admit that the shares look attractive to me as a hold.

As regards the difference between the "A" and "B" stocks: first of all there is an issue of $7 cumulative preferred stock of which 29,728 shares were outstanding on December 31, 1926, and on which the full dividends are being paid. This issue naturally has first preference on assets and dividends. Next come the Class "A" shares, of which there were 131,248 outstanding on December 31 last. This issue has second preference as to assets and cumulative dividends of $3.50 per share annually, which, incidentally, are also being paid. Furthermore this Class "A" stock participates with Class "B" stock up to $5 per share after the latter has received $1 dividends per share. It is callable on any dividend date at 60 days' notice at 60. Lastly come the Class "B" shares, of which 463,599 were outstanding on December 31 last and which have the sole voting power except in case of the default of one year's dividends on the preferred or Class "A" stocks. No dividends have been paid on the Class "B" stock to date.

WILL NORANDA SHARES GO HIGHER?

Editor, Gold and Dross.

Please tell me if you think Noranda shares are worth the current price, or more or less. All the reports forecast a very bright future, and I am told the shares will sell around $35 shortly. Is this likely?

S. S. N., Fort William, Ont.

Noranda is very rich as so far developed, but there is a growing feeling that the large and high-grade deposits will be comparatively shallow. This opinion may not be right, but is gaining ground as a result of the failure of the company to secure and give out information in regard to the outlook at depth. Very extensive work has been done to 300 feet in depth. Big estimates of ore have been made. It is considered probable that some of these ore shoots will continue to some considerable depth, but the official silence in regard to diamond drill results at depth is believed to point a finger at the one possibly unfortunate colored gentleman in the Noranda fence.

The grade of ore in sight, and the capacity of the plant now being installed would suggest earnings which may justify around $34 per share provided the achievement proves to be one which may be maintained. Until officials take shareholders into their confidence in regard to the outlook at depth, the shares of Noranda may be considered to be high enough for safety at present. The present quotation for shares places a valuation of close to $60,000,000 on the mine. A very large output over a long period of years will be required to repay this principal, together with adequate interest for the risk involved.

AMULET, WRIGHT-HARGREAVES AND McINTYRE

Editor, Gold and Dross:

I have a small surplus of money which I would like to invest in mining stock. Would you please advise which stock you consider the better investment, Amulet or Wright-Hargreaves. Is there any other that looks to be a promising buy at the present time?

R. J., Napinka, Man.

Amulet cannot be looked upon as an investment. A lot has to be learned about metallurgical questions as well as value of the deposits. The shares are speculative. Some plan for raising further finances is expected shortly. Wright-Hargreaves is among the more attractive gold mining issues at this time, although the market may be high enough for the present. McIntyre-Porcupine measures up to the top of the list among mining issues as based upon current rate of profits at the mine—current profits being equal to from 8 to 10 per cent. annually on shares quoted at upwards of $28.

POTPOURRI

G. A., Barrie, Ont. AREA is diamond drilling in the hope of finding ore. So far nothing of commercial value has been found. The shares represent a risky venture. *LAVAL* has big acreage and has interesting prospects, but is still in an uncertain stage. The shares are highly speculative. *HOWEY* is making interesting progress and is financed for work in a big way. Diamond drilling indicated ore in commercial quantity. Underground work is now in progress, and by the middle of October should commence to intersect the deposit at various levels down to 500 feet in depth. The shares are speculative, but with a reasonable chance. *BARRY-HOLLINGER* is highly speculative although recent results have improved the outlook somewhat. *McDOUGALLS* has favorable location and appears to warrant exploration in an effort to locate something of value.

A. G., Sherbrooke, Que. I do not think shares in the *WRIGHT FLEXIBLE AXLE AUTOMOBILE* are safe enough for a woman's investment. If the salesmen would take the shares of your husband back and give him $75.00 for them, I think that would be a fine thing for him. If he wanted to get in it again it would be better to do it after the company has had a year or two to show whether it has a chance of success or not.

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WE wish to announce that

Mr. E. P. Crossen, B.A.

has joined our organization in the capacity of Manager of our Statistical Department.

Mr. Crossen, a graduate of Toronto University and Columbia University in the Departments of Commerce and Finance, has been engaged in statistical and research work with the Port of New York Authority and the U. S. Federal Government during the past five years.

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GOLD & DROSS

L. W. G., Guelph, Ont. *DUPRAT LAKE SHORE* is among the uncertain prospects in the Rouyn district. Very often those who peddle shares around the country are reported as giving guarantees in one form or another, but these so-called guarantees are often just so much wind. Brokers who keep agents on the road endeavoring to sell shares are usually too cautious to give guarantees that they will buy the stuff back. There is only one smelter being erected in Rouyn, and that smelter is owned by Noranda Mines and is not operated in any way by the government. There is provision made that the Noranda smelter will treat ore from other properties on a customs basis.

G. E. F., Pembroke, Ont. *KEELEY* would appear to be pretty safe in that cash and bonds, together with ore in sight, has value about sufficient to cover the current quotations for the shares. There is a chance, of course, that some of the cash assets may be used in an effort to secure additional property. In that case the shares would be classified as speculative. *TECK-HUGHES* has been selling higher than indicated output warrants. Annual profits of $4,000,000 to $5,000,000 would have to be in sight to warrant $10 per share—or $50,000,000 valuation on the mine.

Mrs. N. L., Toronto, Ont. Province of Ontario bonds are perfectly safe.

F. J. K., Toronto, Ont. *GOLDFISH* has an interesting prospect, but that is the best that may be said at present. The vein is narrow, but carries sufficient gold to suggest that an exploration campaign is warranted in an effort to learn whether it actually contains payable deposits or not. The risk appears to be considerable.

F. E. M., Sarnia, Ont. In view of the change in control of *CANADIAN MARCONI COMPANY*, your best course would probably be to hold on to your stocks in the hope that the future will be more profitable for shareholders than the past has been.

J. B. H., Montreal, Que. *NEW EXTENSION MINES* is a little concern incorporated in 1918 on the strength of claims in Casey township near New Liskeard. No work appears to have been done in recent years, and the outlook for that section is poor. I know of no value to the shares.

A. R. S., St. Thomas, Ont. *WRIGHT-HARGREAVES* is capitalized at 5,500,000 shares, all issued. Close to $3,000,000 in dividends have so far been paid. Dividends and bonus payments are regulated by current profits. These profits are at present at a rate of about 30 cents a share annually, but with good indications of enlargement of output in due time. The shares appear to be an attractive hold, although quotations at present are quite high enough.

Reader, Toronto, Ont. *McGUIRE KIRKLAND* was incorporated in 1919 to take over some claims at Kirkland Lake, capitalization 150,000 shares. Extremely little work was done, and nothing has since been heard of plans for any further effort.

Poor Outlook for Shareholders of Great West Loan

(*Continued from Page* 13)

ties, who were not satisfied with the annual reports presented by the various companies to their shareholders, and suspected that the affairs were not as rosey as the directors would make out; that there was considerable "window-dressing," and that the switching of securities between the three companies immediately prior to their respective annual audits. As a result of investigation the Dominion Government cancelled the license of the Loan Company to do business, under the Loan Companies Act of 1914. The Loan Company, however, claimed that owing to its having been incorporated some five years prior to the passing of the Act requiring licenses, it was not subject to the Act, and advised the Government that it did not require a license and that it proposed to continue doing business as heretofore, and did so.

In 1926 owing to certain proposed amendments to the Loan Companies Act, the Loan Company opposed the measure, claiming that the whole object was to put the company out of business.

This year further legislation was brought in to do away with any doubt as to whether a loan company incorporated prior to 1914 came within jurisdiction of the federal parliament. The legislation was extreme. It placed the life of all loan companies in the hands of the Superintendent of Insurance, Mr. G. D. Finlayson. The Bill was undoubtedly aimed at the Great West Permanent, and the management fought against it, but the Bill became law.

While the battle was still raging in Ottawa, an application was made in Winnipeg to wind-up the Loan Company. The charges, as filed, were serious. The petition was dismissed, on the ground of insufficiency of material. The petitioning shareholder received payment for his stock.

A second petition was filed by Melville Sutherland and Fred Clark, executors of the Jones Estate. The petition was presented to the Court of King's Bench before Chief Justice Mathers on the 30th day of March, 1927. Serious charges were again made.

Coming up for trial on the 30th of March, two preliminary objections to the petition were urged. The first was that as the executors did not become the registered owners of the stock, which still stood in the name of the deceased, that they had no status before the Court. The second was that the customary affidavit, which accompanies a petition to wind up a company, was sworn on information and belief, and therefore could not be received. Chief Justice Mathers reserved judgment and on the 4th of April gave judgment overruling both preliminary objections. Counsel for the company then asked for a stay of proceedings, pending an appeal to the Court of Appeal for Manitoba.

Then followed the action above recorded.

*

THE largest investment of the Loan Company was the Marlborough Hotel. In the year 1912 Leonard Emma and Joseph Badali, who had formerly conducted a rather lucrative restaurant and fruit business, during the real estate environment, conceived the idea of building a palatial hotel, and commenced the construction of an imposing edifice in the heart of Winnipeg, near Portage Avenue, on Smith Street. The Loan Company agreed to advance the sum of $350,000. Long before the building was completed, however, the money of the owners of the land was exhausted, and the building was not completed. On the 6th of November, 1914, the property, then kown as the Olympia Hotel, had against it the following mortgages:

The Great West Permanent Loan Company Mortgage	$350,000.00
A Mortgage to the Canadian National Fire Insurance Company	75,000.00
A Mortgage to the Contractors	75,000.00
	$500,000.00

The Olympia Hotel was opened for a few weeks only, and then closed. By December 31st, 1921, the mortgage of the Loan Company had grown from $350,000.00 to $875,159.60. On December 29th, 1921, the Loan Company obtained title to the property by foreclosure proceedings, later added six storeys, and made it a first class hotel, in the hope that it would then carry itself. At the beginning of this year the total advances made by the Loan Company to the Marlborough Hotel amounted to $2,323,297.08, including interest. While it has done better than was expected, this, more than anything else, brought about the downfall of the Great West Permanent Loan Company.

The White Man's Last Great Stand

(*Continued from page* 13)

with mild wine furnished from the well-stocked strongbox of the Chief Dispensarian of the party. Fresh fruit, naturally, was not abundant, but raw henfruit served as a palatable and nutritious substitute for several members of the expedition.

*

THOUGH the germs of gold-fever were abroad in the land, these hardy explorers did not know it; or, knowing it, did not believe it; or, believing it, attached no importance to such mercenary matters. All they knew or cared was that before them was the goal of golden wheat—wheat AND wheat; and occasionally oats. Next to their kith and kin, they loved a boat; and with the devotion of loyal Canadians they journeyed with light feet and light hearts to that goal—the coronation of a new "king"—Wheat!

As the adventurers continued on their way, moving objects, singly or in groups, proclaimed herds of game animals—elk, moose, grizzly bear. Thousands of wild fowl were making their pilgrimage into the North, and eagles soared majestically overhead. The clear and buoyant air carried to the wanderers the cry of honking geese, and the deep quacking of ducks. The transcendant beauty of the lone, silent country impinged upon the consciousness of the wanderers, and brought poignantly to them the meaning of the well-known song, "Oft in the stilly night," which some of the more humorous members parodied into, "Oft in the chilly night".

The experience was one never to be forgotten—sleeping in the open, impervious to the cowardly attacks of the mosquito, black fly, or sand fly, to the night-cry of the cougar or the howl of the coyote; making their way along swift-running rivers and dangerous rapids which roared along narrow gorges and ravines, and living the rough lives of pioneers and trappers.

As camp was made, and the last spark of fire extinguished as a precaution against the starting of a dangerous forest fire, the query would go forth, "Everything all right?"—and would come the reassuring, cheery response, "Everything is all right!"

In due course the voyageurs arrived at Fort McLeod. This is reputed to be the oldest settlement in North America west of the Rockies. The trading-post was founded by the Fraser who gives his name to the Fraser River, and who visited those parts in 1805. Close to the trader's is a most interesting settlement of Indians.

At this point McLeod Lake forms the Pack River; and the band of explorers ventured along this stream, through Tudyah Lake, and into the Parsnip River, which was then navigated until its confluence with the Findlay River at Findlay Forks. Here a halt was made; and through the generosity of a gardener a large, succulent cabbage, and some carrots, were obtained for a certain prominent member of the expedition who had become a strong devotee of the health-principles and teachings of Dr. Frank McCoy.

Proceeding from the head waters of the mighty Peace, at Findlay Forks, the adventurers arrived at Wicked River, which more than lives up to its cognomen, where camp was made for lunch.

*

FOLLOWING his customary instinct for dalliance with the shy, piscatorial "mermaids" of the deep, Doctor King, host of the expedition, and "King of Sports", met with such success at wooing the Dolly Vardon, Grayling, Arctic and Rainbow from their haunts, that he, in his enthusiasm, declared the balance of the day a "holiday". Other nimrods endeavored to emulate the genial Doctor's good fortune; but the bashful and finny tribe did not respond to their wooing. Certain members of the pilgrim band did, however, succeed in jerking a few out of their hiding places.

Continuing next morning, the party had a wonderful trip down the Peace to Rocky Mountain Gorge portage, where camp was again made for the night. At this point the waters of the Peace have cut a fourteen-mile path through a mountain of solid rock, and the waters tumble and boil like a veritable "devil's cauldron". In some places, such as at Mount Selwyn, the mountains rise sheer away from the water to a height of 5,000 feet.

The now hardy and experienced adventurers arose at 4.30 the following morning, when a majority of them walked the fourteen-mile portage through the forest, while a half-dozen wagons followed with the outfits, left-over supplies, and personal belongings, taken from the canoes which had been abandoned at the Gorge.

Arriving at Hudson's Hope, at the lower end of the canyon portage, the party enjoyed their first lunch out of camp in the local eating-emporiums. Six days and nights were occupied in completing the water trip.

After a brief rest the party proceeded down the Peace on a tugboat, provided through the courtesy of the Minister of Public Works of the Province of British Columbia; and left the River at Taylor's Flats, where they were ferried across to Rolla Landing. Leaving the Landing at close to midnight, the party proceeded by motor cars over a rough, newly-made country road to Rolla, where, upon their arrival at the Columbia Hotel at four o'clock on Sunday morning, the local citizens had prepared a wonderful chicken dinner, which they forthwith proceeded to enjoy.

From Rolla the party journeyed by motor cars, through a marvelously-fertile, agricultural country, to Pouce Coupè, Beaverlodge, Grande Prairie, Spirit River, Waterhole, and Peace River Crossing, where the E.D. and B. C. Railway train was boarded; and the trail-blazers arrived in due time at the highly-civilized and beautiful city of Edmonton, avowing that the experience was quite the most delightful of their lifetime; and cordially voted warm and hearty thanks to Honorable Doctor King for his great kindness and generosity in giving them the rare opportunity of enjoying such a very pleasant trip.

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First Attempt to Organize Fidelity Company

THE News Letter of the Insurance Society of New York quotes that eminent authority on suretyship, Mr Edward C. Lunt, as saying that the first attempt to organize a company to insure the fidelity of employees seems to have been made in London in 1720, for the "London Daily Post" states "that at the request of several housekeepers, books will be opened next Saturday at the Devil Tavern, Charing Cross, at ten o'clock, etc. This society will insure to all masters and mistresses whatever loss they shall sustain by theft from any servant that is ticketed and registered in this society."

The most immortal tavern of Fleet Street was the Devil, or to give the full title, The Devil and St. Dunstan, and the sign depicted the saint holding the tempter by the nose. The exact age of the inn prior to 1598 no one knows, but its chief title to fame dates from the time when Ben Jonson made it the rendezvous for the club that he formed.

Pepys knew the house, and so did Evelyn. Swift and Steele dined there, and the official court-day odes of the Poets Laureate were rehearsed in the Apollo room before extremely critical audiences. At the close of the eighteenth century the tavern was pulled down and Childs' Bank now occupies the site. *Sic transit gloria mundi!*

Continental Appointment

MR. W. E. BALDWIN, manager for Canada of the Continental Fidelity-Phenix group of companies has announced that owing to the resignation of Mr. P. U. Humme, he has appointed Mr. Walter Glazin as Western Superintendent with headquarters in Winnipeg for the Continental Fidelity-Phenix and First American.

Mr. Glazin has been for many years in the Montreal office of these companies, and on leaving for Winnipeg was presented by his fellow employees with a silver salver as a mark of their esteem.

Fads and Quackery in Medicine and Healing

INSURANCE men have a practical interest in the never-ending story of quackery in medicine and healing. According to Dr. Morris Fishbein, editor of the Journal of the American Medical Association, who discussed the subject in a paper before the International Claim Association in Toronto recently, the United States is most afflicted of all nations by its healers. Besides those holding the degree of M.D., a host of queer practitioners pervade the medical field. They have conferred on themselves strange combinations of letters, indicating the peculiar systems which a somewhat lax system of legislation and law enforcement permit them to practice on the public. As he pointed out, a single temporarily successful cult like chiropractic—itself the child of osteopathy and magnetic healing—gives birth to many offshoots which again propagate more bizarre offspring and hybrids. In every class as far as healing cults are concerned, he claimed the palm for the United States.

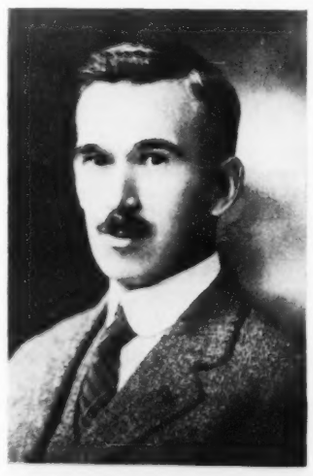
A cult is described as "excessive devotion to some person, idea or thing, especially when pursued as an intellectual fad by a body of enthusiastic, self-constituted admirers". Leaders of these cults are usually men of powerful personality, intensively ego-centric, frequently young and handsome, but often merely shrewd with the shrewdness of long experience and old age. Sometimes they are self-deluded but more often they are consciously deluding.

With regard to faith healing, he pointed out that records may be found in all religions from earliest times of remarkable cures resulting from faith, grace, inspiration, prayer, conversion, or what not. The ancient Greek, Hebrew and Egyptian physicians used faith healing methods as a part of their combinations of priesthood and physicianship. The Druid priests and Indian medicine men were thoroughly conversant with the powers of suggestion. Mesmer and animal magnetism yielded the host of faith healing cults which obtrude themselves upon us today. As has been shown, Phineas Quinby was conversant with mesmerism. From him Mrs. Eddy derived and succeeding her were New Thought, the Emmanuel movement, Mrs. Henry Milmans, Francis Schlatter, the "Reverend" Charles F. McLean, the Fire-Baptized Holiness Association, the Peculiar People, the Holiness Society of West Virginia, the Pennsylvania Hexen Charms, the Metaphysical Healers, the Mind Curists, the Viticulturists, the Magnetic Healers, the Phrenopathists, the Esoteric Vibrationists, the Occultists, the Venopathists, the Psychic Scientists, Coué-ism, much of psychoanalysis and most of psychotherapy. Besides much of the alleged success of chiropractic, osteopathy and other methods of healing by the laying on of hand depends largely on the power of persuasion or faith healing.

"Physicians have long given thought to the means by which human beings might be disabused of their credulity and brought to a realization of what constitutes fact in medicine. Apparently the only hope is in education of the public so that people will be just as interested in reading about the human body and the manner in which it is built and functions as they are about airplanes, motor cars and radios. Let them learn the elementary facts about anatomy, physics and chemistry and other sciences so that they will not lend themselves so easily to exploitation of their ignorance by quackery. There will always be those who enjoy the spectacle of a miracle. Perhaps people suffering from mental disorders, who are not actually sick but only think themselves so, will continue to seek shrines, faith healers, psychoanalysts, and various forms of religious healing. But the man with a knowledge of bacteria and the way in which they cause disease, who knows the futility of conjuring methods, who knows about chemistry, physiology and physics to seek the fallacy of the claims of an Abrams or a Wilshire is not going to spend his money in fraud when scientific medicine has something certain to offer. There are enough wonders in science itself, in the mysterious powers of the glands of internal secretion, in the magnificent regulating system that controls the temperature of the body, the heart beat and the respiration; in the human eye, the most marvelous photographic device ever invented; in the brain, which sends impulses to other portions of the system that lead to action. These wonders, once understood, are far more miraculous than any of the things purveyed by the miracle-monger—and they sell for less."

A. JARDINE

Veteran Secretary and Assistant General Manager of the Great West Life Assurance Company, of Winnipeg, who has just retired after thirty-five years of active service with that company. Mr. Jardine has been secretary of the Great West Life since its inception and was appointed Assistant General Manager in 1912. His retirement will be generally regretted in insurance circles.



A. J. D. MORGAN

Recently appointed Assistant General Manager of the Great West Life Assurance Company, of Winnipeg. Mr. Morgan has been Comptroller of the Company for many years and it is expected that this experience will make him a valuable aide to C. C. Ferguson, General Manager.

Rain Insurance Not Profitable in East

RAIN insurance results have not been favorable in the East this season owing to unseasonable weather. The rain policies are written for not less than three, nor more than twelve hours, and in the East must be taken out seven days, and in the South fifteen days before the date upon which the insurance goes into effect. The limit of rain is one-tenth of an inch as reported from the nearest weather bureau. The fall to be within consecutive hours. Rates not only change as to time, but as to hours of the day. In the East rain in summer falls most frequently after 4 p.m. In July, therefore the rates for the hours after 4 p.m. are the highest. Usually when the coverage is upon events outside of a city, it is made to cover the nearest town since it is from there that the patrons are expected for the event that the rain will affect. The insurance is for half the amount the insured expects to make at the time the coverage applies. If it rains, the company makes up the difference between the face of the policy and the amount that the concessionaire takes in.

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Workmen's Compensation and Accidents in Ontario

THERE were 6,552 accidents reported to The Ontario Workmen's Compensation Board in September, including 31 fatalities, and benefits awarded by the Board amounted to $461,983.59. These figures show a decrease from August, when 7,010 accidents, including 53 fatalities, were reported, but in September, 1927, there were more accidents reported than in the same month of 1926, the increase being 372.

Up to the end of September, the Workmen's Compensation Board awarded in 1927 a total of $4,526,629.52, an average of about $500,000 for each month. The total number of accidents reported in the first nine months of the year was 53,463, including 305 fatalities.

Commenting on these figures, R. B. Morley, General Manager, Industrial Accident Prevention Associations, states that there were included many traffic accidents, some of these fatalities and others of lesser severity. These accidents on the highway included salesmen, drivers for bakeries and dairies and truck drivers. It is hoped that the present campaign against highway accidents will have a material effect on accidents of this type.

Mr. Morley leaves shortly for Gen-

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In Canada, Of Canada, For Canada

Take all the premiums ever collected in Canada by Metropolitan Life, and compare them, first with the claims paid on policies in Canada; second with the Metropolitan investments in Canadian securities; third with Metropolitan operating expenses in Canada; those three things exceed by $53,000,000 all of the premiums ever collected in Canada by Metropolitan Life.

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Even more than what you pay in for premiums on your Life Insurance is returned you at the end of the period you select. Also during this period you are protected against the risk of death or disablement.

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Fellow, American Institute of Actuaries.
Associate, British Institute of Actuaries.

MAJOR E. P. S. ALLEN, D.S.O.
Associate, Actuarial Society of America.

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Why waste time stamping all your cheques when the time and money saved would give you a policy with this Company protecting you against forgery, cheque raising and similar lostes and at the same time insures you against litigation with your bank.

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Land of the Dominion

is a splendid system of accumulating a given sum of money to be available at a given time and it can then be paid in four or five instalments covering the college term.

In the event of the death or total disability of the parent, the payment of future premiums is waived and the amount of the bond becomes payable at the time originally specified.

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TORONTO—ESTABLISHED 1887

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FOUNDED A.D. 1710

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TORONTO

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PLATE GLASS
SICKNESS
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Service Unexcelled

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SECURITY EXCEEDS $98,000,000

Applications for agencies invited.

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CONCERNING INSURANCE

eva as a member of the Committee of Safety Experts which will prepare the report for presentation at the meeting of the International Labor Office there next May. This recognition of the importance of accident prevention work through the League of Nations is evidence of a world-wide movement to cope with the losses due to preventable accidents. Mr. Morley is the only member of this Committee going from Canada or the United States.

INSURANCE INQUIRIES

St. Mary's, Ont.: Individual Underwriters of New York is a reciprocal or interinsurance bureau which was incorporated in 1881 and has been doing business in Canada under Dominion license since 1921. It has deposit of $78,000 with the Dominion Government, and is authorized to transact in this country fire, sprinkler leakage and tornado insurance. At the end of 1926 its total assets in Canada were $155,888.09, while its total liabilities here were $50,996.19, showing a surplus in this country of $104,891.90. Its head office financial statement shows a surplus over all liabilities of $1,503,507.53. It is in a strong financial position and safe to insure with for reciprocal insurance. The Protection Mutual Fire Insurance Co. of Chicago is not licensed here and has no deposit with the Government for the protection of Canadian policyholders, and we accordingly advise against insuring with it.

*

A. R., Gleichen, Alta.: The rate actually guaranteed on proceeds of endowment policies left with the company is 3½ per cent., but the rate paid depends upon the rate of interest earned by the company on its investments, so that in a time of high interest yield the rate paid goes up and when interest yield goes down the rate paid would naturally reflect the lower interest yield. The rate now paid is 5½ per cent. and we see no prospect at present of it being increased to 6 per cent. We do not advise as a rule the selling of Government bonds in order to put the proceeds into endowment policies with a view to increasing the interest yield on the money. As a combination of insurance and investment, the endowment policy can be recommended. The security is beyond question in the company you refer to, while the return on the money at the expiration of the short endowment period will be highly satisfactory. You are buying insurance cover for the period of the endowment, with the privilege of leaving the proceeds of the policy on deposit with the company at a guaranteed rate of interest of 3½ per cent., but with the practical certainty of receiving 5½ per cent. for some years to come. If that proposition appeals to you, there is no reason why you should not take advantage of it.

*

D. W., Brantford, Ontario: The Supreme Lodge Knights of Pythias was organized and commenced business in 1877, operating in Canada under provincial license from 1877 until 1920, when it took out a Dominion license under which it is now doing business here. It is licensed as a fraternal society and has a deposit with the Dominion Government of $26,000 (securities at $24,116). It was formerly operated on the assessment system, but was readjusted to an actuarial basis, and now maintains reserves on all business, other than that on the step-rate plan, on the Am. 3½ per cent. basis. Since it took out a Dominion license it maintains a Government deposit in Canada equal to the Am. 3½ per cent. net level premium on all certificates in force issued in this country since date of Dominion license. It is safe to insure with for fraternal insurance. If, however, you can obtain insurance from a regular insurance institution like the company referred to, the North American Life, at anything like the same rate you will have to pay the Knights of Pythias, Our advice is to do so, as you will then be getting a definite closed contract instead of the open contract issued by the fraternal society. A closed contract cannot be modified to your disadvantage, while under an open contract power is retained to modify rates or benefits should it become necessary to do so. As the society in question operates on an actuarial basis and maintains reserves on the Am. 3½ per cent. basis, it is altogether improbable that any further change in rates or benefits to the disadvantage of the members will take place, so that those now insured with the society need have no misgiving as to the safety of their insurance, and we advise them to hold on to their certificates. In taking out new insurance, however, we advise the closed contract of insurance instead of the usual open one issued by the fraternal society.

*

W. G., Halifax, N.S.: The no-amount automobile policy agrees to pay on the basis of the actual value of the car, in case of total loss, while the prevailing stated amount policy provides for the payment of actual value of the car, but not to exceed the amount stated. Under the stated amount policy the company's liability is limited to the actual value of the property at the time of its loss or destruction, not exceeding the amount set forth in the policy, whereas under the no-amount policy, the company's liability is limited to the actual value of the property at the time of loss or destruction. Ease of adjustment and elimination of moral hazard are advantages claimed for the no-amount policy. The dishonest insured, it is pointed out, seeing no amount stated, is restrained from destroying the car in the hope of securing the face value of the policy. Partial losses are adjusted alike under both the stated amount and no-amount forms.

*

N. H., Montreal, Que.: Under the standard non-cancellable disability policies, the insured has a contract which cannot be cancelled by the insurance company during the productive period of his life, that is, until he reaches age sixty, so long as he pays the annual premium. In other words, the insured has the right to renewal from year to year until he reaches age sixty. In the meantime, no matter how unprofitable the risk may become to the company, the insurance cannot be disturbed. In case of a long period of disability commencing just before the insured reaches age sixty, the company would have to pay indemnity for the full period of total disability and for a total of one year in the case of partial disability. Some of these non-cancellable policies have waiting periods eliminating cover for the first fourteen days, thirty days, sixty days, or three months of total disability, as the case may be, with a corresponding reduction in the premium to offset the elimination or waiting period.

*

B. D., Winnipeg, Man.: Liability under a fire insurance policy for loss from grain dust explosion was dealt with in a case before the Manitoba Court of Appeal last year. It was held by that court in the case of Riedle Brewery Co., Ltd., v. Merchants' Fire Assurance Corp'n of New York that a policy of fire insurance which includes the statutory condition that the company shall make good loss or damage caused by the explosion of coal or natural gas in the building not forming part of the gas works, and loss or damage by fire caused by any other explosion, covers loss caused by a grain dust explosion where, although the origin of the explosion cannot be positively proved, its most probable cause is found to be the ignition of the particles of grain dust suspended in the air.

*

Forest fires in Canada, the great majority of which were caused by carelessness, have burned annually, during the last six years, 1,600,000 acres of young growth of various ages, representing the annual increment on 25 million to 30 million acres.

FLORIDA'S WONDERFUL BEACHES

Are you longing for the caressing warmth of a cloudless mid-summer day, for the song of birds, for the scent of flowers? Then don't wait months to enjoy them! In Florida you may drink in health and gladness at one of her magnificent coastal resorts. Motor over her glorious roads. Play Golf in her brilliant sunshine. Enjoy the thrill of her deep-sea fishing and sailing. Bask on her velvet silver beaches. Plunge into the buoyant warmth of her surf.

A winter spent on the beaches of Florida is a winter spent in a paradise of sunshiny pleasure and luxury.

Information about convenient Canadian National service and full particulars on application to any Canadian National Agent.

INFORMATION COUPON

This Service is confined to yearly Subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading, "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

The Mount Royal Assurance Co.

Total Assets	$2,200,000
Capital and Surplus of assets over all liabilities	1,284,386
Total Losses Paid	7,700,000

Head Offices: 17 St. John Street, Montreal

P. J. Perrin, Vice-President & General Manager.
H. C. Bourne, Asst. Gen. Manager and Secretary.
H. H. York, Inspector for Ontario.
J. A. Macdonald, Inspector for Ontario.

GENERAL AGENTS

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C. H. McFadyen & Co., Limited	Winnipeg, Man.
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James O. Miller & Co., Limited	Calgary, Alta.
Central Agencies, Limited	Truro, N.S.
Machum & Foster	St. John, N.B.
Dale & Co., Limited	St. John's, Nfld.
British Columbia Branch, F. A. Burgess, Manager	Vancouver, B.C.

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CAPITAL—FULLY PAID $2,000,000 ASSETS, $5,000,000

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THE **General Accident** Assurance Co. of Canada

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

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ROSSIA OF COPENHAGEN

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ASSETS EXCEED $98,000,000

EAGLE STAR & BRITISH DOMINIONS INSURANCE COMPANY LTD.

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FIRE INSURANCE SOCIETY LIMITED

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TIME TRIED AND FIRE TESTED
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HEAD OFFICE: GRANBY, QUE.

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Largest Composite Office in the World. Applications for Agencies Invited.

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Kenneth Thom, Manager for Canada.
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ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

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INVESTMENTS

Securities unaffected by wide market fluctuations are assets of constant and known value. The following investment issues are well secured, pay a satisfactory interest return and are readily marketable.

Federal and Provincial Government and Municipal Security offerings will be submitted on request

Public Utility

Bell Telephone Co. of Canada	5%	1957	103.50	4.78%
Canada Northern Power Corp. Ltd.	6½%	1941	103.50	6.12%
Canadian Pacific Railway	4½%	1944	98.50	4.63%
Canadian Pacific Railway	5%	1934	102.00	4.65%
Gatineau Power Company	5%	1956	99.00	5.07%
Manitoba Power Company, Ltd	5½%	1951	103.50	5.25%
Montreal Tramways Company, Ltd.	5%	1941	101.00	4.95%
Montreal Tramways Company, Ltd.	5%	1955	98.00	5.14%
Montreal Light, Heat & Power	5%	1951	102.00	4.86%
Montreal Island Power Company (Carrying warrants to purchase 2 shares Common with each $1,000 bond)	5½%	1957	101.00	5.45%
Northwestern Utilities Ltd.	7%	1938	103.75	6.50%
Ottawa & Hull Power Co., Ltd.	6%	1948	105.00	5.60%
Ottawa River Power Co., Ltd	6½%	1953	105.00	6.12%
Shawinigan Water & Power Co	4½%	1967	95.50	4.75%
Southern Canada Power Co., Ltd	5%	1955	101.00	4.94%
Winnipeg Electric Company	6%	1954	103.50	5.75%

Industrial

Canada Paper Company	6%	1945	101.00	5.90%
Canada Steamship Lines	5%	1943	101.00	5.45%
Canada Steamship Lines	6%	1941	101.50	5.85%
Wm. Davies Company, Ltd.	6%	1942	96.00	6.40%
St. Lawrence Paper Mills, Ltd.	6%	1947	100.00	6.00%
Windsor Hotel Company	6½%	1943	106.00	5.90%

Preferred Stocks

			about
Eastern Dairies, Ltd.	7%	Market	7.00%
Canada Northern Power Corp. Ltd.	7%	"	7.00%
East Kootenay Power Co., Ltd	7%	"	7.00%
Ottawa & Hull Power Co., Ltd	7%	"	7.00%
Power Corporation of Canada, Ltd.	6%	"	6.00%

We invite your enquiries for investment service

NESBITT, THOMSON & COMPANY
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General Steel Wares Limited

FIRST MORTGAGE 6% SINKING FUND BONDS
Series A. Due Nov. 1, 1952
PRICE: 99½ and Interest

7% CUMULATIVE PREFERRED STOCK
Par Value $100 Per Share
PRICE: Par

Circulars on request

JOHNSTON AND WARD
14 King St. East, Toronto
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MEMBERS: Montreal Stock Exchange, Toronto Stock Exchange, Montreal Curb Market, Winnipeg Grain Exchange, Chicago Board of Trade.

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6% for 20 Years

Bond buyers desiring to keep their funds working at the attractive interest rate of 6% for 20 years will take advantage of the investment opportunities afforded by our current offerings.

A long-term investment such as this makes it unnecessary to reinvest until 1947, and assures a good interest rate for two decades, regardless of current conditions.

These bonds conform to time-tested standards of safety and have been purchased by us after the most thorough investigation.

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LIMITED
Bonds for Investment

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Investment Securities
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YOUR ENQUIRIES GIVEN CAREFUL ATTENTION.

G. A. STIMSON & Co.
LIMITED. Est. 1883

The Oldest Bond House in Canada

300 Bay Street — Toronto

THE ROYAL TRUST Co
EXECUTORS AND TRUSTEES

Important Merger of Paper Companies Announced

THE long discussed amalgamation of Abitibi Power and Paper Company, Limited, and the Spanish River Pulp and Paper Mills, Limited, now needs only the sanction of shareholders to become an accomplished fact, directors of the two companies having agreed upon financial details at a meeting held in Montreal this week. The plan is for the acquisition by the Abitibi Company of the common capital stock of Spanish River, Fort William Paper Company, Ltd., Manitoba Paper Company, Ltd., Ste. Anne Paper Company, Ltd., and Murray Bay Paper Company, Ltd., through exchange of Abitibi common for the common stocks of the other companies, the plan entailing no new financing for the present. Neither does the plan include any steps affecting the preferred stocks or funded debt of the various companies.

JOHN DAVID JOHNSON
Who has been appointed Vice-President and General Manager of the Canada Cement Company. Mr. Johnson is a Nova Scotian and received his early education in that province. After serving in the sales departments of several engineering companies, Mr. Johnson came to Canada Cement in 1909 as Sales Manager of the Toronto office. He has served as General Sales Manager since 1919, and makes his home in Westmount, Que.
—Photo by International Press.

Another big step in the consolidation of Canadian industry in general and the newsprint and hydro industries in particular is marked by this development, which creates a third major Canadian paper and power group, with assets of $178,058,625. The new company will have an actual capacity of 650,000 and a potential capacity of 1,000,000 tons of newsprint per year, and developed hydro-electric power in excess of 190,000 h.p., with undeveloped powers estimated at about 500,000 h.p.

Executive direction of the company, it is understood, will remain much as at present, with Alexander Smith as president, and George H. Mead, Spanish River president, as chairman of the board. The directorate will be enlarged to include twenty-one members as compared with ten at present, members of the Spanish board and the other companies to be added.

It is understood that the first step in the merger will be a two-for-one split in the shares of the Abitibi Company, and to increase its common stock from the 500,000 shares which it will have after such a split to 1,500,000 shares, and increase its preferred stock from $1,000,000 to $51,000,000, the increase of $50,000,000 to be divided into 500,000 shares of $100 par value, six per cent. cumulative stock, to rank after the $1,000,000 of 7 per cent. cumulative preferred stock presently outstanding.

Then, subject to approval by shareholders of the companies involved, and to obtaining of the necessary supplementary letters patent, it is understood that the merger will be proceeded with by giving Spanish River common shareholders two shares of Abitibi for each share of Spanish held. The common shareholders of Fort William are to receive one share of Abitibi for each share of Fort William; Manitoba Paper, eighteen twenty-fifths; St. Anne Paper, nine-tenths of a share; and Murray Bay, one-half share of Abitibi for each share of Murray Bay stock held.

Besco's Report for 1926 Shows Big Improvement in Earnings

SUBSTANTIAL improvement in the earning of British Empire Steel Corporation is shown in the just-issued annual report for the year ending December 31, 1926, publication of which was delayed by reason of litigation affecting the affairs of the company. The consolidated statement shows to good advantage over the figures of the strike year, 1925, the net improvement in operating profits amounting to upwards of five and a half million dollars. At the same time some improvement has also been effected in the balance sheet position. Altogether it is an exhibit which shows something of which this group of enterprises might be capable under favorable conditions.

Operating profits amounted to $4,424,118, as compared with an operating loss of $1,133,442 in the preceding fiscal period. Depreciation and sinking fund provision of $1,461,625, bond interest of $1,748,498 and the writing off of bond discount to the sum of $75,526, left a surplus for the year of $1,138,468, which reduced the profit and loss deficit to $4,599,550 from $5,738,018.

Net working capital as revealed by the balance sheet figures furnished is up to $12,270,195 from $9,537,452. This is due largely to increase in current assets, which are shown at $19,766,067, as compared with $17,570,657. Current liabilities are up a little over half a million at $7,495,872. Accounts receivable are up over a million at $7,630,748 and cash is higher by over two millions at $2,206,303. Inventories are about $800,000 lower at $9,929,015.

The bank loan is shown at $1,482,590, as compared with $4,827,470, this after giving effect to reduction of $2,400,347 a cash collateral account representing deposits made by the Dominion Iron and Steel receiver. Advances secured by receivers certificates of the latter company are shown at $2,244,300 among the current liabilities.

Total assets are shown at $155,680,238, as compared with $154,251,648.

The annual meeting of the shareholders is called for November 8th at noon.

In his remarks to shareholders, President Wolvin briefly reviews the events since the last annual meeting was held, touching upon the Dominion Iron and Steel Company situation. He points out that the administration have given and are giving serious consideration to the possibility of a reorganization of the corporation, but that all attempts in this direction have met with "unexpected difficulties and with opposition from quarters from which co operation should have been given."

Directors of City Dairy Co. Reject Offer

IN A letter to City Dairy shareholders W. J. Northgrave, President, and S. J. Moore, Chairman of the board, state on behalf of the directors that they have decided not to recommend the acceptance of the recent offer received from Messrs. McCarthy & McCarthy to purchase all of the issued shares of the City Dairy Company. The price offered was $125 per share for the preference shares and

Dominion and Provincial Government Bonds

Municipal Bonds

Public Utility and Industrial Financing

Foreign Issues Quoted

DOMINION SECURITIES CORPORATION LIMITED

MONTREAL OFFICE 189 St. James Street — Established 1901 E. R. WOOD, President — LONDON, ENG., OFFICE No. 6 Austin Friars

Head Office: 26 King Street East TORONTO 2

We offer and recommend:

GENERAL STEEL WARES LIMITED

To acquire and operate
The McClary Manufacturing Company, London
The Sheet Metal Products Company of Canada, Limited, Toronto.
The Thos. Davidson Manufacturing Company, Limited, Montreal.
Macdonald Manufacturing Company, Limited, Toronto.
The Happy Thought Foundry Company, Limited, Brantford.

First Mortgage 6% Sinking Fund Bonds
Due Nov. 1, 1952.
Price: 99½ and accrued interest.

7% Cumulative Preferred Stock
(Par value $100 per share)
Price: 100 and accrued dividend.

CIRCULARS UPON REQUEST

BROWNE, URQUHART & COMPANY
LIMITED
INVESTMENT BONDS
180 ST. JAMES STREET, MONTREAL

Automobile and Piano Paper Purchased

MANUFACTURERS' FINANCE CORPORATION LIMITED

MONTREAL
TORONTO:—FEDERAL BUILDING

The
Willison Neely Corporation
Limited
DEALERS IN
Canadian Government, Municipal and "Dollar for Dollar" Bonds

CANADIAN PACIFIC BUILDING TORONTO
MONTREAL LONDON HAMILTON OTTAWA

General Steel Wares, Limited

Owning and operating

THE McCLARY MANUFACTURING COMPANY, LONDON
THE SHEET METAL PRODUCTS COMPANY OF CANADA, LIMITED TORONTO
THE THOS. DAVIDSON MANUFACTURING COMPANY, LIMITED MONTREAL
MACDONALD MANUFACTURING COMPANY, LIMITED, TORONTO
THE HAPPY THOUGHT FOUNDRY COMPANY, LIMITED, BRANTFORD

Products manufactured by General Steel Wares, Limited, include:—

6% First Mortgage Bonds
Maturing 1952
To yield over 6%

7% Cum. Preferred Stock
To yield 7%

The consolidation of the above five companies brings together into one well-rounded organization the largest enterprise in Canada engaged in the manufacture of all kinds of enamel, aluminum, nickel and sheet metal ware.

Each of these companies has had a successful record over a long period, the McClary business dating back to 1847, the Davidson business to 1858 and the Sheet Metal Products business to 1867. All of these companies were engaged in similar lines of activity and as a direct result of this merger numerous economies can be effected through the elimination of duplication of plants, agencies, sales' forces, overhead expenses, etc. This should be favorably reflected in the net earnings of General Steel Wares, Limited.

We recommend the Bonds and Preferred Stock of General Steel Wares, Limited, to investors desirous of obtaining a sound investment combined with an attractive income return.

Fully descriptive circular on request.

DRURY & CO
INVESTMENT BANKERS
CANADA LIFE BUILDING
189 St. James Street, Montreal

What Is Your Position in the Market?

Are you holding stocks that should be sold? Could your present holdings be readjusted to give you greater security and profit possibilities?

We would gladly give you our opinions and suggestions.

ELgin 3481

J. L. GOAD & CO.

J. LAWRENCE GOAD Limited
Member Toronto Stock Exchange
Dominion Bank Bldg., Toronto

6½%

Be a Preferred Creditor

The holder of any United Bond is a preferred creditor.

His bond, together with others of the same issue, constitutes a first claim upon a particular property.

That property is selected, improved city real estate, having a very large margin of value above the total value of the bond issue.

An old, highly responsible Canadian trust company acts as trustee in his interests.

Income from the property itself is set aside to meet payments of interest and principal to bondholders as they mature.

UNITED FIRST MORTGAGE BONDS

United Bond Co., Ltd.
302 Bay Street, TORONTO
Security Building, WINDSOR

COUPON

United Bond Company, Ltd., Dept. 19,
302 Bay St., Toronto, or
Security Building, Windsor.

Without placing me under any obligation whatever, send me copy of your booklet, "Through the Doorway of Honesty."

Name .....

Address .....

.....

A group of specialists offering a form of investment of proven merit, which should be included in every list of diversified securities. Ask for the "Associates" Plan Booklet.

Realty Associates Corporation
698 St. Catherine St. West, Montreal

APPRAISALS REPORTS
INVESTIGATIONS
Industrials–Public Utilities–Natural Resources

Fact– or Fiction?

AN Appraisal may be employed for any of a number of uses — but to be of value, regardless of use, it must be a document of provable facts.

To the man who wants to believe only that which agrees with his own conclusions, the opinion appraisal may be as refreshing as the latest novel. But such an appraisal carries little weight when faced with the FACT APPRAISAL —a detailed analysis of a property, each element priced in accordance with irrefutable facts.

A CANADIAN APPRAISAL is a provable valuation—for those who prefer facts about their properties.

Canadian Appraisal Company Limited

Montreal Toronto Winnipeg New York

$170 for the common. The reasons given in this letter to the shareholders for refusing the offer are: first, that the price offered was substantially below the market price of the shares at the time it was made, and second, that no disclosure was made of the parties who desired to purchase the shares, nor the policy which they intended to pursue in conducting the business of the company if they became the purchasers.

New Canada Cement Issue is Announced

CONSEQUENT upon the new financing in the Canada Cement Company, Limited, announcement is made by a syndicate composed of Wood, Gundy & Company, Limited, and the Royal Bank of Canada of the issue of $20,000,000 Canada Cement Company, Limited, 5½ per cent. First Mortgage Bonds.

Prospectus describing the issue draws attention to the long earnings record of the predecessor company, earnings having increased from $1,277,697 in 1910 to $3,924,891 in 1926. For nine months ended September 30, 1927, earnings available for bond interest and depreciation are

HENRY LEOPOLD DOBLE

New Vice-President and Comptroller of the Canada Cement Company, which he has served as Comptroller and Secretary-Treasurer since 1909. Born in England, he received his early education in Toronto schools and later at Northwestern University, Chicago. He was General Bookkeeper of the Deering Harvester Co., Chicago, from 1897 to 1902 and General Auditor of the International Harvester Co., Chicago, 1902 to 1909. He served with "K" Company, Q.O.R., 1894-1897, and with "B" Company, Westmount Rifles, 1915. He resides in Westmount, Que.

—Photo by International Press.

shown at $3,714,884, while it is estimated that earnings for the twelve months ending December 31, 1927, will total $4,583,649, compared with annual bond interest of $1,100,000. Fixed assets of the new company have been appraised to have a commercial value of $38,267,000, in addition to which the new company will have investments of $4,057,651 and net current assets and advances to subsidiary companies (after deducting all current liabilities) of $4,718,748.

The prospectus makes an interesting statement regarding the company's markets for cement, stating that, "Owing to favorable plant location, the business is in a position to make prompt deliveries to its customers, and to take full advantage of the increasing demand for cement that has developed because of the wider recognition of the numerous purposes for which it may advantageously be used. In addition to the extensive consumption of cement for such familiar purposes as construction of roadways, sidewalks, power dams, office buildings, hotels, etc., more than 50% of the cement consumed in Canada is used for other purposes in rural areas. In addition to its domestic trade, the business enjoys an extensive export trade with approximately twenty-five countries."

There will be no changes in the Directorate of the business except that Sir Herbert S. Holt, Mr. J. H. Gundy and Mr. J. D. Johnson will be added to the Board. Mr. F. P. Jones, former president, will remain as director.

The officials of the company will be: Mr. A. C. Tagge, president; Mr. J. D. Johnson, vice-president and general manager; Mr. H. L. Doble, vice-president and comptroller; and Mr. F. B. Kilbourn, general superintendent.

The new bonds are being offered at 99 and interest, yielding about 5.58%.

Canadians Join Asphalto-Concrete Directorate

THREE Canadians, R. W. Mitchell, Montreal, D. H. McDougall, Toronto, and J. L. McSweeney, Montreal, were recently elected to the executive committee at a meeting of the Board of Directors of the Asphalto-Concrete Corporation held in New York. Selection of Canadians for the executive of this corporation is of interest since the Equitable Securities Corporation, Limited, handled part of the financing of this company, which is said to control the rights for the United States for manufacturing concrete sewer and water pipe by centrifugal process under certain patents. This process is used by the Consolidated Pipe Company of Montreal.

PROVEN, HIGH-YIELDING BONDS

We offer, subject to prior sale:

Bloor-St. George Realty, Limited; 7%; maturing February 15 1946; price 102.62 and interest; yielding 6.75%.
200 St. Clair Avenue West, Limited; 7%; maturing July 1, 1945; price 102.72 and interest; yielding 6.75%.
Jones Bros. of Canada, Limited; 6½%; maturing Nov. 15, 1946, price 100 and interest; yielding 6.50%.

Write for full particulars and our extensive list.

STEWART, SCULLY CO. LIMITED
Bonds
10th Floor TORONTO Royal Bank Bldg.

Custodian of Securities for Travellers

Persons expecting to make long sojourns abroad or in other parts of the country should appoint this Company custodian of their stocks and bonds. We will place the securities in our vault, clip coupons and collect dividends, crediting the income to their accounts. Many travellers make a practice of this and find our service well worth the modest fee charged.

PRUDENTIAL TRUST COMPANY LIMITED

Head Office: PRUDENTIAL TRUST BLDG., MONTREAL
Branches: Halifax, St. John, Toronto, Winnipeg, Regina, Vancouver, London, Eng.

Trinity Apartments, Limited
Montreal, Quebec

First Mortgage 6½% Twenty-year Sinking Fund Gold Bonds

These First Mortgage Bonds are admirably secured. The property at present is 100% rented. The conservatively appraised value of the property is $300,534, as against a total Bond issue of $160,000. In addition, the payment of principal, interest and premium is unconditionally guaranteed by the Manufacturers' Finance Corporation Limited and each Bond is so endorsed. Sinking Fund provides for the redemption of over 60% of the Bonds before maturity.

Bonds may be had in $500 and $1,000 denominations.

PRICE: Par and accrued interest yielding 6½%

Write for descriptive circular

W. A. Mackenzie & Co. Limited
C. S. Pettit, Member, Toronto Stock Exchange
67 Yonge St. - Toronto

FIRE AUTOMOBILE

Columbia Insurance Company
NEW JERSEY

WITH WHICH IS ASSOCIATED THE PHOENIX ASSURANCE CO., LTD., OF LONDON, ENGLAND.

J. B. Patterson, Manager. C. W. C. Tyre, Secretary. Wm. Lawrie, Treasurer.
HEAD OFFICE, CANADA, 100 ST. FRANCOIS XAVIER ST., MONTREAL

NEW ISSUE

$20,000,000

Canada Cement Company, Limited

First Mortgage Sinking Fund Gold Bonds
5½% Series A

To be dated November 1st, 1927. To mature November 1st, 1947.

Principal and semi-annual interest (May 1st and November 1st) payable at the holder's option in Canadian gold coin at The Royal Bank of Canada in Montreal, Toronto, Halifax, St. John, Winnipeg, Regina, Edmonton and Vancouver, or in United States gold coin at the Agency of The Royal Bank of Canada, New York, or in gold coin of the Kingdom of Great Britain at The Royal Bank of Canada, London, England, at the fixed rate of $4.86 2/3 to £1 Sterling. Issuable as coupon Bonds in denominations of $1,000 and $500, registerable as to principal only, and fully registered Bonds in denominations of $1,000 and authorized multiples thereof. Coupon Bonds and fully registered Bonds interchangeable as provided in Trust Deed. Redeemable at the option of the Company in whole or in part at any time on thirty days' notice at the following prices and accrued interest: at 105 if redeemed on or before November 1st, 1932; thereafter at 104 if redeemed on or before November 1st, 1937; and thereafter at 103. Montreal Trust Company—Trustee

These Bonds will be offered simultaneously in Canada and United States.

The Trust Deed will provide for an annual cumulative Sinking Fund, commencing November 1st, 1930, equal to 2% for each of the first five years and 3% annually thereafter of all the issued Bonds of Series A.

Legal Investment for Life Insurance Companies under the Insurance Act, 1917, Canada.

For detailed information, we refer to the prospectus containing letter from A. C. Tagge, President (to be elected) of the Company, which has been summarized in part as follows:

The Company

Canada Cement Company, Limited, will be incorporated under the laws of the Dominion of Canada to acquire from the company of the same name all of its properties and plants, together with well located areas containing almost unlimited deposits of limestone, clay and gypsum, the raw materials required for the production of Portland Cement. The Company will also acquire all the shares and investments in subsidiaries of the old company.

Properties are strategically situated in relation to the consuming markets of Canada and to ports of export, and include plants at Montreal East, P.Q.; Hull, P.Q.; Belleville, Ontario; Lakefield, Ontario; Port Colborne, Ontario; Tuxedo (near Winnipeg), Manitoba, and Exshaw, Alberta, which are well designed and which have been maintained in a high state of operating efficiency. The business is in a position to greatly increase its present output without further capital expenditure.

Earnings

For the seventeen years ended December 31st, 1926, net earnings of Canada Cement Company, Limited, (old company), as shown by the company's annual statements, available for bond interest and depreciation, have been as follows:

1910	—	$1,277,697.84	1919	—	$3,057,553.81
1911	—	2,118,793.83	1920	—	2,362,742.13
1912	—	2,734,579.62	1921	—	2,636,460.84
1913	—	2,748,080.64	1922	—	4,083,030.17
1914	—	2,191,600.32	1923	—	3,782,712.04
1915	—	2,342,013.52	1924	—	3,755,956.57
1916	—	3,468,387.72	1925	—	3,887,239.22
1917	—	5,051,863.78	1926	—	3,924,891.95
1918	—	3,366,471.79			

Messrs. Price, Waterhouse & Company, Chartered Accountants, have examined the books of Canada Cement Company, Limited, and their report shows that earnings from properties to be acquired by the new Company, for the nine months ended September 30th, 1927, available for Bond interest and depreciation, were $3,714,884.37.

On the basis of these earnings for the nine months, the officials of the company estimate that the earnings for the completed twelve months ending December 31st, 1927, will amount to $4,583,649
Annual Bond Interest requirements (this issue) $1,100,000

Assets

Fixed assets, including plants, buildings, equipment, land, gypsum and limestone reserves, have been examined by Ford, Bacon & Davis, Inc., Engineers, New York, who in their certificate of October 13th, 1927, have appraised the commercial value of these properties, exclusive of working capital, at $38,267,500. In addition, according to the Balance Sheet, certified by Messrs. Price, Waterhouse & Co., Chartered Accountants, the new Company will have investments totalling $4,057,651 and net current assets and advances to subsidiary companies (after deducting all current liabilities) of $4,718,748.

Capitalization
(Upon completion of organization)

	Authorized	Outstanding
First Mortgage Bonds (including Registered Debenture Stock)	$30,000,000	$20,000,000
6½% Sinking Fund Cumulative Preference Shares	25,000,000	21,000,000
Common Shares (no par value)	750,000 Shares	600,000 Shares

Arrangements have been made with the trustee under the Deed securing the 6% First Mortgage Bonds of the Canada Cement Company, Limited (old company) for the release of the mortgaged premises, the payment and satisfaction of all bonds in accordance with the terms of the Trust Deed having been duly and effectually provided for.

Bond Issue

The First Mortgage Bonds will be a direct obligation of Canada Cement Company, Limited, and will be secured by specific first mortgage and charge on all the Company's real and immovable properties, including lands, plants, buildings, machinery and equipment and by first floating charge on all other assets. Such charges will cover all of the Company's interest in assets hereafter acquired.

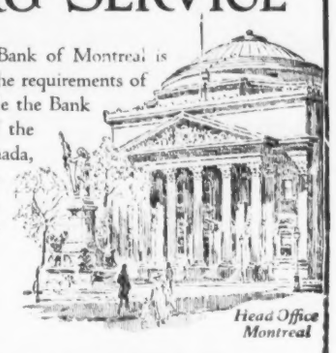
We offer these Bonds, subject to prior sale, for delivery if, as and when issued and accepted by us and subject to the approval of our Counsel, at

Price: 99 and Interest, yielding about 5.58%

Wood, Gundy & Company Limited **The Royal Bank of Canada**

The information contained in this advertisement is based upon statements and statistics on which we have relied in the purchase of these Bonds. We do not guarantee, but believe the statements herein made to be true.

BANKING SERVICE

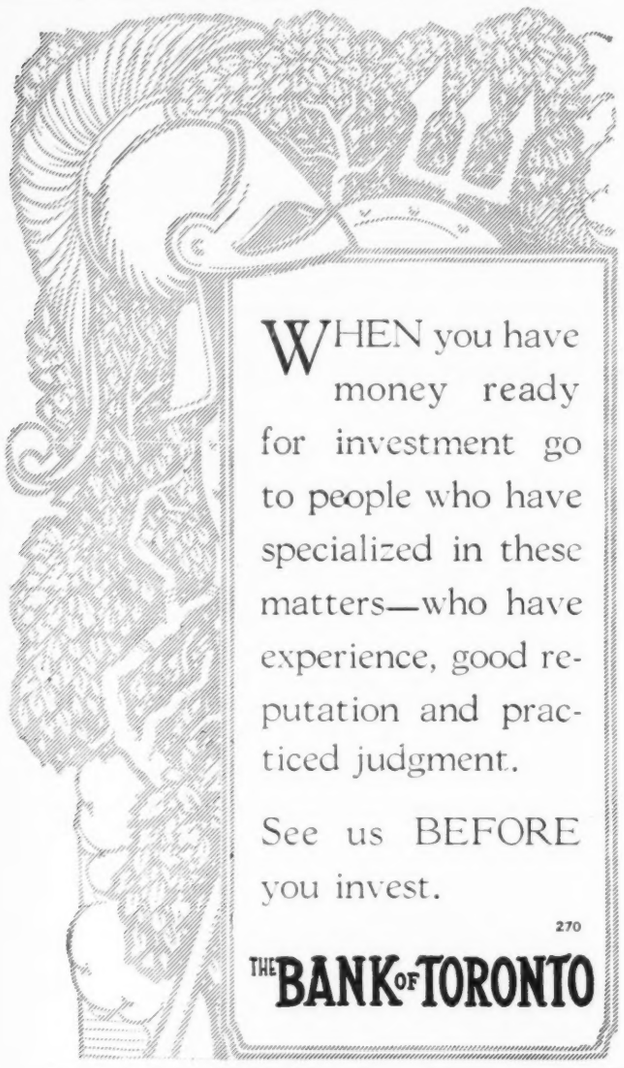


THE service of the Bank of Montreal is measured only by the requirements of its customers. While the Bank co-operates with many of the largest enterprises in Canada, its service is equally extended to all of its clients. The Bank cordially welcomes small accounts.

Total Assets in excess of $780,000,000

Head Office Montreal

BANK OF MONTREAL
Established 1817



WHEN you have money ready for investment go to people who have specialized in these matters—who have experience, good reputation and practiced judgment.

See us BEFORE you invest.

270

THE BANK OF TORONTO

Be sure your WILL is made, naming a strong TRUST COMPANY as your EXECUTOR
Ask for Booklet, "The Corporate Executor"
CAPITAL ISSUED AND SUBSCRIBED $1,172,500.00
PAID-UP CAPITAL AND RESERVE $1,259,430.36
THE IMPERIAL CANADIAN TRUST CO.
EXECUTOR, ADMINISTRATOR, ASSIGNEE, TRUSTEE, ETC.
Head Office: Winnipeg, Canada. Branches: Saskatoon and Calgary.

ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

The Toronto Casualty
Fire & Marine Insurance Company
HEAD OFFICE: TORONTO
President: G. LARRATT SMITH. General Manager: A. E. DAWSON.

Merchants' and Employers'
Guarantee and Accident Company
HEAD OFFICE: MONTREAL.
President: J. H. FORTIER. Managing Director: A. E. DAWSON.
General Manager: J. H. PIGEON.

Canadian General Insurance
Company
HEAD OFFICE: TORONTO.
President: W. W. EVANS. General Manager: A. E. DAWSON.

Established 1899

Real Estate Bonds
Write for Booklet
W.N. McEachren & Sons
Limited
901-2 Royal Bank Bldg.

Harvest Incomes Liquidate Debt

THE Bank of Nova Scotia in its current monthly review, deals with the question "Where the Harvest Money Goes". The bank's review says in part:

"Year after year at this season, a billion dollars or more is literally taken out of the ground. It appears within the short space of a few weeks, quickly passes into circulation, and is succeeded in the year following by the gathering of a like amount.

"The fact is that a great deal of this income has been anticipated and is required to liquidate debts incurred before the harvest. The sowing of the crop itself is largely financed by available credit; credit in the form of mortgage loans for farm purchase and improvement, of short loans for seed grain, of sales on time of implements and tools. These last in their turn involve the provision of credit again; for the maker of farm implements himself becomes a borrower in order to produce them and finance their distribution. But it is not in this field only, broad as it is, that credit is an indispensable accompaniment of agricultural production. The wide range of goods on which the farmer spends his income after harvest are in large measure produced before the crop has ripened, in anticipation of his demand for them. Factories are busy through the spring and summer—often even through the previous winter—providing against needs of which he is not yet conscious, but which must presently be satisfied. All of these industrial activities, which in turn provide a livelihood for hundreds of thousands of workers in the big cities and industrial towns, are made the basis of other financial commitments which will only be liquidated when the farmer with his billion dollars—more or less—of harvest money comes to market.

"Nor is this all. The myriad workers in the factories, who thus depend indirectly for a livelihood upon the crops, provide business in turn for the wholesale and the retail trader."

Great Britain Heads Ship-Building List

GREAT BRITAIN and Ireland are at the top of the list of ship-building tonnage for the quarter ending September 30, 1927, just published by Lloyds. Great Britain and Ireland built 1,536,416 tons during the quarter, showing a gain of 145,028 tons over the preceding quarter and 761,619 more than the corresponding quarter last year.

Germany is second in the list, coming up from fifth place one year ago. The United States dropped from fifth place to seventh, losing 50,000 gross tons and conceding place to France and Denmark. Her figures for the quarter were 91,070.

The world's total of 3,000,000 tons is nearly 100,000 tons under the pre-war record of June, 1914, yet it is 1,250,000 tons better than a year ago.

Participating Investers Shares Corporation

FORMATION is announced of the Participating Investors Shares Corporation, a New York corporation the original holdings of which consist of stocks of thirty banks and trust companies in sixteen large cities in the United States and two cities in Canada. The underlying collateral of this trust, deposited with the Guaranty Trust Company of New York, as trustee, is composed of one share each of the thirty banks and trust companies, and 200 participating stock trust shares, series A, are issued against each unit deposited. Among the investment trust features is a conversion privilege that allows shareholders to convert, any time after October 6, 1932, 200 shares of the trust to one share each of the banking institutions composing the trust holdings at time of surrender, and in addition, participating profits of a reserve fund.

The trust shares, series A, of the corporation will be offered initially at $86 per share. No dividends, earnings or profits on the stocks in the trust are to accrue to the corporation. The management corporation's sole compensation is to consist of a commission not to exceed 10 per cent. of the cost of stocks purchased for the trust and the corporation is to receive no compensation for stocks held for the trust. Excepting charges and expenses of the trustee, total earnings are available to certificate holders.

U. S. A. Building Reports Indicate Less Active Business

SOMEWHAT less active general business conditions in the United States during the ensuing winter are indicated by the falling off in building permits in the principal cities of the country. Official reports from the building departments of 476 cities made to S. W. Straus & Co. show a total for the first nine months of the year of $2,947,884,857 compared with $3,308,894,986 for the same period of 1926, a loss of nearly 11 per cent. Reports from the same cities for September indicated a similar decline. The cities in the list represent 80 per cent. of the urban population of the country and the reports, therefore, reflect general conditions.

National building operations have been on a steady decline for the past year, according to the reports gathered by S. W. Straus & Co. During the last five years building operations in the United States have been at the rate of more than $6,000,000,000 annually and have paralleled the automobile industry as an active underlying industrial influence. The current decline in building operations is accompanied by lower prices for building materials. In the labor field the payment of bonuses in the building crafts has entirely disappeared and the workers have ceased to press for increased wages although there have been no wage reductions of consequence and the employment situation is stabilized.

Trade Higher by $12,000,000 in September

THE grand total of Canadian trade for the month of September increased by more than $12,000,000 over the corresponding month last year. Both imports and exports show considerable gains. The duty collected on imports was $13,575,827, which was $43,905 less than in September, 1926, according to figures given out by the Department of National Revenue.

The total for the month was $191,137,407, as compared with $178,889,595 for September, 1926. Of the 1927 figure the value of goods exported from Canada exceeded imports by $5,609,539, the relative figures being: exports, $97,412,316; imports, $91,802,777. Foreign merchandise re-exported made up the balance of $1,922,314.

Agricultural and vegetable products exported last month showed an increase of nearly $3,000,000 over September, 1926, while non-ferrous metals and their products increased by nearly three and one-quarter millions.

For the six months ending September 30, the grand total of Canadian Trade was $1,124,441,472, as compared with $1,079,183,974 for the corresponding period last year. Domestic merchandise exported exceeded imports by $11,344,642, the comparative figures being: exports $562,822,559; imports, $551,478,017. Foreign merchandise re-exported totalled $10,140,896.

Duty collected on imports for the period under review totalled $85,080,623, as compared with $78,189,508 for the six months noted in 1926.

Research Saves Money in Marketing of Wheat

CONCRETE evidence of the value of research work to Canada is seen in a recent report made by the Grain Committee of the Canadian Research Council. While investigations made by the committee are by no means complete, it is stated that recommendations made, when put into effect, will lead to a saving of millions of dollars in the marketing of this year's prairie wheat crop.

Scientists have discovered methods for the commercial drying of tough and damp grain which will, it is said, prevent injury to the milling and baking qualities of the wheat when properly carried out. Further work remains to be done in this connection, but the investigations have reached a sufficient stage to enable the scheme to be put into immediate operation.

For many years Canada's backwardness in the encouraging of research has been a matter of general comment. A concrete saving of cold cash, as in the present instance, will demonstrate once more that scientific investigation of production problems pays excellent dividends.

The first consignment of a further shipment of 2,000 buffalo have been moved from the park at Wainwright to the wood buffalo preserve at Fort Smith. Shipping continues throughout the summer and early fall until 2,600 head had been moved. The 1927 shipments will bring the total number of buffalo moved to the northern preserve up to over 5,600, as 1,634 were transferred in 1925, and 2,011 in 1926. Plans are under way for an aerial survey to be undertaken soon by the Dominion Government of the area in the far north over which the wood and plains buffalo are roaming.

DO YOU WANT TO ENJOY YOUR WESTERN TRIP?
—GO "THE NATIONAL"—

Western travellers who have been "over the road" make regular use of the National.

"The National" provides them with a fast interesting trip, leaving and arriving at convenient hours; it allows a valued, though short, stopover at Winnipeg—a fine chance to work in some business, and an entertaining pause in the long journey to the far West.

"The National" leaves Toronto nightly at 9.45 p.m. arriving at Winnipeg at 10 o'clock the second morning. Equipment consists of Compartment—Library — Observation—Buffet cars (Radio)—Standard and Tourist Sleepers—Diner and coaches.

Tickets and information from any Canadian National Agent.

THE TORONTO GENERAL TRUSTS CORPORATION

Test Our Methods While You Live

MANY persons in their lifetime entrust to this Corporation the management of the estate they have accumulated. As their financial agent, it keeps capital funds fully and soundly invested, collects interest, dividends, royalties, etc., manages real property, makes Income Tax returns and performs many other duties incidental to the management of property. Let its organization and experience secure the highest returns from your property.

The charges for this work are moderate. Estimates will gladly be submitted on request, either by letter, or on a personal call at our offices.

The TORONTO GENERAL TRUSTS CORPORATION
"Canada's Oldest Trust Company"—Established 1882
Toronto Montreal Ottawa Winnipeg Saskatoon Vancouver 27

THE NATIONAL CITY COMPANY LIMITED CANADA

German Central Bank for Agriculture
Farm Loan Secured 6% Gold Bonds
Second Series of 1927
Due October 15, 1960

Principal and semi-annual interest (April 15 and October 15) payable in United States Gold Coin in New York. Coupon bonds in denominations of $500 and $1,000, registerable as to principal only.

Taking account of the present market price and call provisions of the 7% direct German Government External Loan outstanding, and of the current yields obtainable from other German dollar securities offered in this market, these Central Bank 6% Bonds constitute, in our opinion, the most attractive German security available to investors here.

A circular giving full particulars will be mailed upon request

Price 95.50 and interest, yielding over 6.32%
(Subject to prior sale and change in price).

The National City Company
Limited
Head Office—St. James and St. Peter Streets—Montreal
10 King Street East TORONTO — 204 Blackburn Building OTTAWA — 71 St. Peter Street QUEBEC
253

Over $30,000,000.00

Investments in "Canada Permanent" Bonds now exceed $30,000,000.00. Large institutions having investment departments supervised by experts trained in the selection of investment securities hold more than $3,500,000.00 of these Bonds. In addition to being an unquestionable security, the Bonds offer special advantages. For example, they are issued as required by investors, for periods and in sums to suit the needs of each individual.

At present the rate obtainable on amounts invested in these bonds is

Five Per Cent.

per annum, payable half-yearly. Considering the yield basis on which other high-grade securities are selling and keeping in mind the decided trend towards lower rates, this is a very attractive rate of interest.

Please call or write for full particulars of the Bonds of Canada's premier mortgage corporation. They offer a splendid opportunity for the employment of idle funds.

CANADA PERMANENT
Mortgage Corporation
14-18 TORONTO STREET, TORONTO 2
ESTABLISHED 12 YEARS BEFORE CONFEDERATION

MAPLE LEAF
INDUSTRIAL
ALCOHOL
HIGHEST QUALITY—BEST SERVICE
Ethyl Alcohol—Cologne Spirits, Denatured Alcohol (all formulae)

We maintain a Technical Service Division which stands ready at all times to co-operate to the best of its ability with the trade.

TRADE MARK

Canadian Industrial Alcohol Co., Limited
Toronto Montreal Winnipeg Corbyville Vancouver

SATURDAY NIGHT
WOMEN'S SECTION

TORONTO, CANADA, OCTOBER 29, 1927

MISS CLARA S. HAGARTY, A.R.C.A., O.S.A.

Clara S. Hagarty, A.R.C.A., O.S.A.

And Her Exhibition of Lovely Flower Pieces and Italian Scenes.

By Hilda Ridley

A FAMOUS French artist of the early eighteenth century, François de La Tour, once observed that he used pastels because they were just the medium that suited his temperament. And when one considers the many subtle and delicate effects of color that can be obtained through this medium one can understand its appeal to an artist of such sensitive and delicate perceptions as Miss Clara S. Hagarty, A.R.C.A., O.S.A.

At the Exhibition of her pastel sketches in Italy, the Dolomites and Scotland, held in the Galleries of the Picture Department of the T. Eaton Company, Toronto, from October 17th to 31st, the observer was impressed by the lovely delicacy and the varied nature of her pictures with their many gradations of color, from the palest tints to the most glowing effects. To take a few examples of the glowing effects first,—*St. Peter's, Sunset*, shows the magnificent dome of Michael Angelo thrown into clear relief against a sky of orange and green; *Clover Fields, Cortina*, reveals masses of purest pink bloom that seem to be wind-blown in a green field, with a background of purple mountain; *The Alhambra, Spring*, shows massive towers crowning a summit against the flawless blue of a Spanish sky. In other pictures the snow-covered Sierro Nevadas at sunrise are shown and glimpses of Granada from the hill behind it. *Wisteria, Varenna*, is a brilliant study in color of purple, orange, and deep blue. Wonderful effects in color are found in the reflections on the water at sunset of a picture entitled "*A Bridge*", and in the many hues of the sketch called "*Field Flowers, Cortina.*"

PEONIES BY CLARA S. HAGARTY

Of another character—and revealing the more pensive side of Miss Hagarty's art—are the quiet tones of *Cypress Trees and Olives* in soft blues and grey-greens, and *Edinburgh Mist*— a blur of pale blue, pearl grey, and yellow, out of which rises a church steeple and the shadowy forms of lesser buildings and trees.

These exhibition sketches—some 85 in number—are the fruits of two trips to Europe made by Miss Hagarty in 1921 and 1925. She chose pastels as her medium of expression on these occasions because, as she explained, they occupied small space and lacked the "messiness" of paints. She likes to remind one that pastels were used as early as the 17th century by artists of the French school, such as Jean Chardin, who used them for portraits, some of which are in the Louvre, and later by François de La Tour, Charles Conder, L'Hermitte, Prud'hon, and Vigée Le Brun. In our own time, she points out, there are Pastel Societies in Paris and London, whose members bear testimony to the great variety of technique of this medium—from detailed drawing to masses of brilliant color.

A native of Toronto and daughter of Mrs. S. H. Hagarty of Chestnut Park, Miss Hagarty first studied art with Miss S. S. Tully, A.R.C.A., and with Mr. E. Wyly Grier, R.C.A., supplementing her work with these artists by attendance at the summer school of Mr. W. M. Chase in Long Island, New Jersey. She then went to Paris where she continued her studies under such masters as Merson, Colin Castelucho, and Caro-Delvaille. In Holland she made a special study of interiors. Portraits and interiors constituted the earlier work of Miss Hagarty. A fine example of this work is "*In the Window*", now the possession of the City Hall, Toronto. In 1899 Miss Hagarty was elected a member of the Ontario Society of Artists and in 1903 an Associate of the Royal Canadian Academy. Some of her portraits and interiors were exhibited at the Pan-American Exhibition, Buffalo, and in St. Louis.

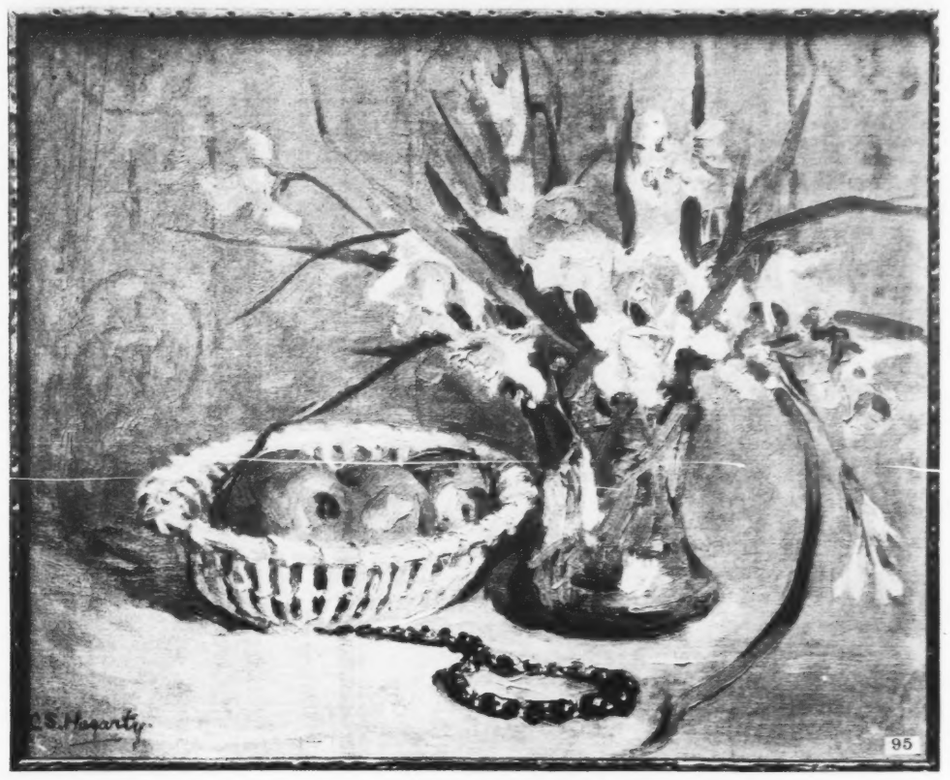
VENICE, MORNING—by Clara S. Hagarty.

When the war broke out she put aside her art entirely, and for four years dedicated her services to the Red Cross in London, England. Here she experienced some of the horrors of air-raids and the discomforts of semi-starvation; but upon her return to Canada art critics remarked that her work had become strengthened by her experiences and had gained in virility and color.

In 1919 she took up her present work at The Grange, Toronto, which consists in keeping records and rendering that assistance to artists that perhaps only a fellow-artist can adequately give. In a sense she is particularly at home in this interesting portion of Toronto's Art Gallery, —the old part that dates back to 1817, and which used to be the home of that austere and rather grim-visaged personality who was known as the "Sage of the Grange". As a child, she was frequently taken by her grandfather, the late Sir John Hawkes Hagarty, Chief Justice of Ontario, to the quaint old house with its wide lawn and ancient elms that was lovingly called by Goldwin Smith "the counterpart in style and surroundings of a little English Mansion." In later years she played many games of tennis with the Sage, who, she maintains, was by no means as austere as his appearance suggested.

Since taking up her work at The Grange, Miss Hagarty has made a special study of flowers. At the Exhibition to which I have referred many lovely specimens of these studies in oils may be found. In *Marigolds* the flowers are shown in a bowl against a blue background, and beside them lies an amber necklace whose colors match the lighter shades of the flowers that range from pale yellow to deepest orange-gold. Her *Daffodils* seem to have caught—in a glass vase—the very spirit of spring. The flowers appear to be almost wind-blown, as if fanned by the zephyrs of that season. The lovely delicacy of *Nasturtiums*, in shades of yellow and orange, is expressed in her study by this name. A gorgeous mass of color that may be seen with striking effect across a fair-sized room, in her *Study in Flame Colour* of Zinnias and Snapdragon.

Miss Hagarty, though so successful in her *Zinnias*—with, by the way, its too hot copper frame—has not succeeded in giving to her White Cosmos the characteristic airy poise of their suspension to the stem, and there is a solidity of appearance which might belong to the heavier white begonia, or other flowers of less lightness and grace. But in her Venetian scenes she has given the shimmer and sheen of the waters tinted by reflexions, with exquisite poetic feeling, and made these glimpses of Venice really things of beauty.



DAFFODILS AND FRESIAS
A lovely flower piece in gradations of yellow and cream, with oranges in the cream china dish, and a lapis lazuli necklace beside it, by Clara S. Hagarty, A.R.C.A., O.S.A.

*

The variety and extent of Miss Hagarty's work—from her portraits and interiors to her pastels and flower studies—indicate her range of perceptions, her insight, imagination, and sensitiveness to color and form. Quite unostentatious, she has always allowed her work to speak for itself, making no claims and suffering criticism without retaliation,—and speak her work does, awakening an immediate response in the hearts and minds of those who are sympathetically attuned.

Political Egeria for Whom a Emperor Made War

OLGA NOVIKOFF certainly was not Gladstone's Egeria. Was she anybody's Egeria? Nobody will ever know; but there was one great man to whom her fascinations suggested what we may call Egeriaship. She once asked Kinglake, the historian of the Crimean War, whether he thought it proper for women to become clergymen. "Certainly," he replied. "Women should be ordained to be the Egerias of men and men to be the Pontiffs of women."

Kinglake was inspired to write the following lines of poetry about her:

A sweet little lady at Claridge's
Is dearer, far dearer to me
Than the rapture of ninety-nine marriages
Could possibly, possibly be.

The idea of political Egerias is deeply rooted in our romantic minds. The fascinating woman behind the political scenes, pulling the political wires, is a favorite character in fiction, and may even be met in the sober pages of history. Princess Lieven was such a one. She threw her spell over a long series of statesmen from Metternich to Guizot. The Countess Castiglioni, who threw her spell over Napoleon III, was another. But whereas Dorothy von Lieven's main secret was her sparkling wit, Countess Castiglioni's sole secret was her dazzling beauty.

She was born at Florence. Her maiden name was Virginie Oldoini, though there were those who doubted whether the Marquis Filippo Oldoini was really her father. The honor was also claimed for various royal princes. Her beauty was marvellous, even while she was a child. When she was only six, her parents used to take her to the theatre and seat her on a high chair in the front of their box, for all the world to stare at.

She was hardly in her teens when suitors began to swarm around her. She loved none of them. She was never in love throughout the whole of her sojourn in Vanity Fair, being too vain, and of too cold a temperament. But she made her choice; and Count Castiglioni, whom she married, said that he did not ask for her love, but was satisfied to be able to boast that he was the husband of the most beautiful woman in the world.

He obtained that satisfaction, but no other. The role which he accepted was that of a complacent spectator of his wife's conquests; and those conquests were both numerous and brilliant. King Victor Emmanuel—*le roi galant homme*, as people called him—is said to have been one of the first of them; and the correct translation of *galant homme* in this connection is "addicted to gallantry."

And then came her political mission.

The time was that of the Crimean War. There was as yet, no Kingdom of Italy, but only a Kingdom of Sardinia. Cavour, King Victor Emmanuel's Prime Minister, had joined in the attack on Russia—with which country he had no quarrel—for the sole purpose of making the voice of Sardinia heard in the Councils of Europe. He now decided to bring yet another influence to bear.

Napoleon was a man notoriously susceptible to feminine charms. Countess Castiglioni was the most beautiful woman in Europe, and she was Cavour's cousin. She must be sent to Paris and presented at the French Court. The Emperor would be sure to fall in love with her. His passion would give her the chance of pleading the cause of Italy. "You must succeed, my beautiful cousin," he wrote to her. "You may choose your means of succeeding, but you must succeed."

And she succeeded. She went to the Tuileries. She was bidden to the more intimate gatherings at Compiegne. She was seen, and she conquered. Other women, and some men, protested that she had only the chilling beauty of a statue—that "soul" was altogether lacking. Anyhow, Napoleon III was captivated and he was willing to pay the price. In 1859 he declared war, won the victories of Magenta and Solferino, and turned Austria out of Lombardy, so that Countess Castiglioni was able to boast in after years: "I made Italy, and I saved the Papacy."

The Corsican detective, Griscelli, who was charged with the protection of the Emperor, told a sinister story of one of his visits to her apartment. He was the only member of the Emperor's entourage except his aide-de-camp, who knew that the interview had been arranged. He went himself to the flat and concealed himself on the landing. Presently, after the Emperor and aide-de-camp had been shown into a sitting-room, he heard a maid-servant give a signal, and saw a man of suspicious aspect steal cautiously towards that sitting-room. He was on him in an instant; and the man fell dead at the sitting-room door, with a dagger in his heart.

Napoleon was hustled away. Griscelli found him at the Palace in a despondent mood, fearing that the man killed had merely been the maid-servant's lover. But Griscelli laid on the desk a loaded revolver and a stiletto with a poisoned tip—both of which weapons he had found on the dead man's body.

Ambition

The world was once my kingdom; it should shake
To the vast beauties I was born to make:
But now I die content if I may sing
First, for one heart, one small but perfect thing.

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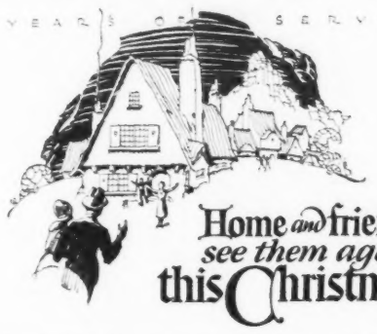

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LONDON LETTER

THE cry "Votes for Women" seems like something from the remote past, so quickly and easily has the British Empire become accustomed to the idea of women with a say in the governing of a country. But this particular "votes for women" appeal relates to the Conservative Conference, recently held at Cardiff, confirming the promise of the Prime Minister to grant votes to women at the age of twenty-one on the same terms as to men. At present the age is thirty, which means that a great many women who are wage-earners, and occupying important positions, as well as wives and single women living in their own homes, and perhaps managing their own property, have no vote. This is to be altered and Mr. Baldwin is to be congratulated on sticking steadfastly to the promise he made a long time ago to this effect.

Votes For Women

There has been an outcry against the idea and "Votes for flappers" (an absurd as well as misleading suggestion) has been the counter-cry of certain newspapers and speakers. At one time the very idea would have seemed outrageous, but times and outlooks have changed since the war, and the giving of political power to women has not resulted in any terrible revolution or upset, so for the most part the country is unperturbed at the idea of adding so many young women to the lists. As a matter of fact one-third of those to be enfranchised are over 30, one-third are over 25, and only one-third are under 25, so the flapper idea does not seem very sound.

*

THE recent conference of voluntary societies interested in Overseas settlement, organized by the Royal Colonial Institute, had a good deal to say about the type of person suitable for the Dominion, and one felt cheered accordingly. Lord Stanley of Adderley reminded the meeting that the Old Country should be careful not to impose upon the Dominions waste products or to make them a dumping ground. As regards Canada a Y. M. C. A. speaker said that every time he submitted families to the Canadian authorities for emigration he was told there was a long waiting list, and he wished to know if England was going to help the Dominions financially in increasing emigration. It is evident from what was said by Lord Lovat, for the Government, that the home government was not to blame as there were so many difficulties from the other side. A resolution was passed regarding the training of men and boys in elementary agriculture, which seems a sound idea. I notice that Miss Gladys Pott, of the Society for the Oversea Settlement of British Women, said that parents had to be educated in the knowledge that they might safely encourage their daughters to go overseas, and went on to say that Canada and the other Dominions would benefit by encouraging girls of good education to go to their lands. But I do not know what Miss Pott or anyone else suggested as work for these girls. It has always seemed to me a great pity to cultivate the idea that women are urgently wanted for any other work than domestic and then have to tell them that the openings are not numerous on account of the smallness of the population, and the fact that there are plenty of Canadian girls of education who have grown up in the country and have nothing to learn of her ways.

Emigration From Britain

Everyone who realizes what emigration to other parts of the Empire means to an overcrowded country like England, longs for some of the people who find it hard to get work here and have little to which to look forward, to go to the young countries. But the organization on both sides must be nearly perfect, else there is bitter disappointment and an atmosphere of distrust is created.

THE KING IN THE HIGHLANDS
Where he always wears the kilt. The uniform is that of the Black Watch—Royal Highlanders—of which His Majesty is Colonel-in-Chief.

*

AMONG those distinguished people who have lately visited Canada is Sir William Furse, who returned full of the usual enthusiasm for the Dominion. At a meeting of the Imperial Agricultural Research Conference Sir William said he was much impressed after his visit to Canada with the need of getting in touch with workers in other parts of the Empire. This must strike everyone interested in Imperial unity, for the people of the various Dominions know far too little about one another although they are united by a common affection for and respect for the King.

Sir William Furse

*

LORD and Lady Willingdon are among the famous people referred to in "The Letters of Gertrude Bell," published by Ernest Benn, over here, at two guineas for the two volumes, and among the most widely read and thoroughly reviewed of the books of the autumn season.

Recent Books

Miss Bell was undoubtedly one of the greatest women of our time. She was, as her step-mother and editor says, "a scholar, poet, historian, archaeologist, art critic, mountaineer, explorer, gardener, naturalist, distinguished servant of the State. Gertrude was all these and was recognized by experts as an expert in them all."

To most people she is best known by her amazing grasp of affairs in Mesopotamia, where she was called "the uncrowned Queen of Arabia." As one reads these absorbing letters the personality of this remarkable woman comes out, and one thinks of her as intensely human, living her life to the full, interested in everything, never bored, full of devotion to her family, at home wherever she went, happy, brilliant, useful, and beloved. A full life if ever woman lived one. No wonder Lady Bell says of her death in her fifties, while engaged as Oriental Secretary to the High Commissioner of Iraq, "But let us not mourn, those who are left, even those who were nearest to her, that the end came to her so swiftly and so soon. Life would have inexorably led her down the slope—Death stayed her at the summit."

Another book of the week—literally because it is just out—is the second volume of the late Sir Sidney Lee's biography of King Edward, which is doubtless published in Canada as well. As far as one can judge from extracts the book gives an intensely interesting picture of a King who was a sympathetic, tactful ruler, and a great gentleman.

*

I WONDER very much if "The Somme," that great film of a great story of heroism and endurance, has been yet produced in Canada? One of the feats which calls forth applause from the figures dimly seen in the darkened house is that of the Canadian Highlander, Nicholson, who marched up and down in full view of the enemy playing his pipes until he rallied the men for another attack. The film is shown by permission of the Army Council, and another film which tells a good story and also adds to one's pride in the Navy is produced under the auspices of the Admiralty. This is "The Flag Lieutenant," which for all I know may have been seen in Canada already. In the matter of films and all that appertains thereto I am a mere child. I am no authority on the subject, and have seen comparatively few, but these two are very fine and have the advantage of being British. As a matter of fact there are several other British films which are being praised, such as "Downhill," in which Ivor Novello plays the chief part. British films have been rather in the background until recently, but one must hope that they are at last coming into their own, and are to hold their own against their formidable rivals.

The Somme

Mary Macleod Moore

"Holy men" in India choose strange methods of demonstrating their holiness, the most usual being beds of nails, with the points upwards, on which they sit all the time.

Last year there were 23,415 inspections of milk-shops, 12,309 inspections of restaurants, and 7,317 inspections of ice-cream shops in London.

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Distinguished Women of Earlier Days in Canada

Lady Mowat

Wife of Sir Oliver Mowat, at one time Lieutenant-Governor of Ontario

by H. R. Morgan

IN THE struggles and labors, the reverses as well as the triumphs, which attended his long professional and political career, Sir Oliver Mowat, G.C.M.G., the Prime Minister of Ontario from 1872 to 1896, had a very real and devoted helpmate in Lady Mowat, whose death occurred at the time of her husband's greatest power and before his administration had been succeeded by that of Hon. A. S. Hardy.

Highly educated and possessed of numerous accomplishments which the better fitted her for the duties which fall to the lot of the wife of an eminent public man, Lady Mowat was of much assistance to her husband in a great variety of directions. A long and trying illness to obtain relief from which she vainly visited the chief watering-places of this continent and of Europe brought about her virtual retirement from society during the years of her husband's most striking success. But in the earlier period of his life when he was making his mark at the Bar and laying the foundations of that position among Canadian statesmen which he afterwards occupied, she was a force vitally to be reckoned with in the strengthening of his position. Sir Oliver himself bore tribute to this upon one occasion when he declared that "as a wife and mother, as well as otherwise, she was a wise counsellor, a delightful companion and a valuable friend".

Lady Mowat died in Toronto on March 14, 1893, and Principal Cavan spoke the truth when he said in the course of his funeral address that "many of those present who knew their departed friend could recall that uncommon intellectual brightness, that keen interest in passing events, which was certainly characteristic of her; but to-day they would rather think of her benevolence and kindness and her tender sympathy with all, especially the poor and the suffering, and above all, her humble trust in her Saviour, which was a comforting assurance to those who remained that she had entered into the immortal life with her Lord".

Before her marriage Lady Mowat was Miss Jane Ewart, the beautiful and accomplished second daughter of John Ewart, of Toronto, who built the old Parliament Buildings in Front Street, the Lunatic Asylum in Queen street west and other well-known structures. In Toronto she was born on March 5, 1824, and there on May 19, 1846, she was married to Oliver Mowat, then a young and rising barrister about to forsake the quiet life of an equity lawyer for that of politics.

"In every relation of life, in the church, in society, and, above all, in her home, she was the ideal woman", the biographer and son-in-law of Sir Oliver has recorded.

LADY MOWAT
From an early portrait made in Paris.

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The Riches of the Dead Sea

"BAHR LUT" the Arabs call it—"The Sea of Lot". Beneath those waters there stands the pillar of salt into which Lot's wife was turned. Far down in the silent, salty depths, too, lie the fire-blackened ruins of the cities of sin, Sodom and Gomorrah. So, at least, the Arab legend runs.

Our own name for the waters is scarcely less poetic—the Dead Sea. Dead it is indeed. It looks like the graveyard of the world. The calm of that vast unruffled surface is unnatural. Not a ripple dances on it to catch the leaden sun. Not a fish leaps playfully after a fly. There are no fish in the Dead Sea, nor one living thing of any sort except a few minute bacteria of a special kind to be found in the shallow waters. In the depths all is still. No birds live in that region, and only an occasional vulture, himself a living graveyard, flaps overhead en route for other parts. No animals haunt the shores. Over all hang a pall of white mist and a silence as of death.

If a man stands there awhile, looking out over the silent, lifeless expanse of water, he will find the fate of Lot's wife gradually overtaking him. He is becoming literally a pillar of salt as a fine white deposit of that mineral steadily descends upon him out of the atmosphere. If he then takes boat, he will find that the work is hard—more like rowing through mud. The Sea is 47 miles long, over nine miles wide in parts, and 340 square miles in area. He can travel to Jebel Usdum, a great mountain of solid salt which borders the Sea for six miles, but nowhere will he find a sign of life either in the waters or along the shores. At a great distance there are a few stunted trees—that is all—no other life, animal or vegetable, of any kind.

If he rows out to the centre, where the still depths beneath him reach sheer down over a thousand feet, and there finds the Curse of the Sea descending upon his soul as the white salt covers his body, he may plunge in to end his life and become one more dead thing in the Sea of Death. But he will plunge in vain. Despite the most frantic efforts at suicide, his body will immediately rise to the surface, upon which it will lie as lightly as a fisherman's float. It is the queerest of all anomalies in this strange region that no living creature can die in the Dead Sea. Everything floats high and buoyantly on its surface.

The Sea is really a vast inland lake without an outlet, lying a full thousand feet below the level of the Mediterranean. Flowing down from the surrounding high lands which are rich in mineral salts, the river Jordan and other streams empty themselves into this lake at the rate of six million tons of water a day. The hot sun draws up all this water, but leaves behind, of course, the salts which have been carried down in solution from the surrounding country. This process has been going on for thousands of years, with the consequence that the lake is almost as much a sea of minerals as of water. It contains 26 per cent. (about 2 lbs. per gallon) of various chemicals dissolved in it (ordinary sea water contains about 4 per cent.), and is therefore an extremely dense liquid. That is why nothing can sink in it, nor fish live in it. The atmosphere all around, of course, is heavy with the same chemicals and prevents the existence of any form of life.

But the strangest anomaly of all is yet to come. British enterprise, realizing the amazing stores of mineral wealth locked up in the Dead Sea, is now setting out to exploit it. The sea contains about 11,900,000,000 metric tons of common salt, twice that quantity of magnesium chloride, 2,000,000,000 metric tons of potassium chloride, and nearly half that of magnesium bromide. All these are highly valuable natural mineral salts. The last two are the chief constituents of those potash fertilizers which are now playing an increasing part in modern agriculture. Thus if the British chemical engineers are successful in extracting them from the waters at a commercial price, the Dead Sea, the accursed region of the ancient world, will become the chief source of more food and life in the modern world.

After-Dinner Wits

A MINOR curse of this age is the witticist.

If it be objected that there is no such word as witticist even in crossword dictionaries, I reply that there ought to be, for people who have to attend many public dinners will agree that wit has given place to witticism.

When King Edward said of a certain famous after-dinner speaker that he had many good stories and many bad ones, but that he told the bad ones so incomparably well that they were better than the good ones, he was thinking of wit rather than of witticism. The wit of the perfect after-dinner speech is mellow, a little elusive, never obvious. It should have point, but it is not a nail to be hammered. The ideal of the after-dinner speaker before the war was good sense illustrated by an occasional good story, a good story the appreciation of which demanded something from the hearer as well as from the teller. The wit was relevant to the wisdom of the speech.

Our after-dinner witticists of to-day appear to take as their model the type of music-hall comedian (mercifully less common than of old) who used to come on to the stage and fire off a battery of stories over which he laughed as much as anybody else.

The stories had no relevance to anything; most of them were old, but, old or new, they were entirely disconnected. People laughed—partly out of good humor; the performer was obviously so anxious to get his laughs—but they sighed with relief when it ended.

The truth seems to be that the modern after-dinner speaker of the witticist order—and by this I do not mean the genuine wit like Mr. Augustine Birrell—is naturally rather a dull fellow. He is doubtful of his own capacity to combine sense with wit; he has nothing much to say, but he is determined to earn the epithet of "witty." He knows that someone in the room is certain to laugh if he brings out the well-worn witticisms about the shortness of women's skirts, and so forth. If he gets a guffaw he is happy.

Let us hope that the next generation will give us speakers who aim rather at the quiet smile than the brainless hee-haw.

The King Sells Flowers at Balmoral

THE King and Queen, the Duke and Duchess of York, Princess Maud, and the distinguished guests in Balmoral Castle engaged for three hours yesterday afternoon in the sale of goods at a garden fete on behalf of Crathie Hall, attached to the church where the Royal Family attend when on Deeside.

The King at two o'clock took up his position in the flower marquee and stood for three hours before the masses of flowers until he was sold out.

His Majesty had a smile and a word for everyone. He was a little uncertain at the start, but, as business progressed, he grew quite expert, and at the end he was, like all good salesmen, praising his wares. At the outset there was a run on white heather. In an hour his Majesty was telling his customers: "I am sold out of white heather, but we have beautiful sweet peas." A lady handed half a crown. "I think that is too much money. You will require some change." Towards the end the customers were declining change. "Sixteen shillings," he told one lady, and, as she hesitated, he continued: "It is quite new and a beautiful basket." He effected the sale, and the lady, with a low curtsey, said: "No change."

The crowd was overpowering in the tent where the Queen, the Duchess and the Duke of York were selling. In this tent the Princess Elizabeth sat for a couple of hours.

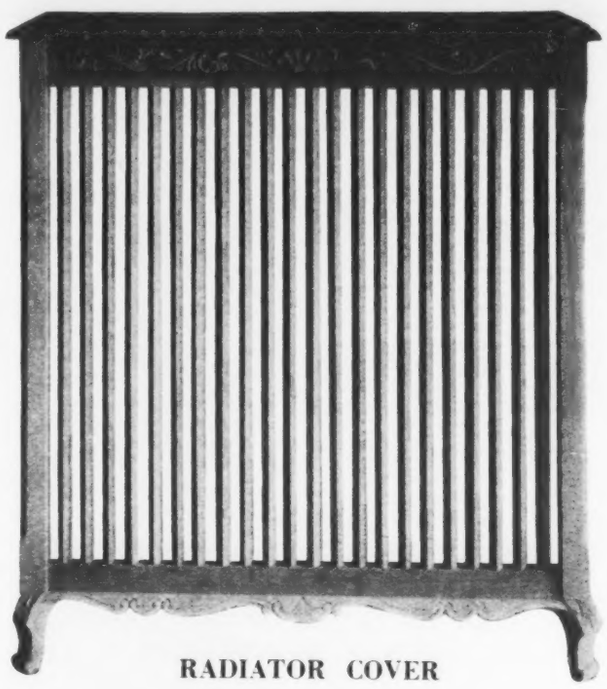
A picture was auctioned by Sir Frederick Ponsonby during the afternoon. He said it was an historic picture. His Majesty had commanded Mr. Winston Churchill to paint the picture for sale that day. Never before had a King commanded a Chancellor of the Exchequer to paint a picture specially for public auction. The picture, which had taken Mr. Churchill two days to paint, fetched 115 guineas.

MR. W. J. LYNCH, I.S.O., AND MRS. LYNCH
Of Ottawa, who recently celebrated their golden wedding.

With the exception of 1918, last year's birth-rate for England and Wales, 17.8 per 1,000, is the lowest ever recorded. Our birth-rate stood at 30 per 1,000 thirty years ago.

Between the great things that we *cannot* do, and the small things we *will not* do, the danger is that we shall do nothing.—*Adolphe Monod.*

IN SUNNY CALIFORNIA
In Sunny California hundreds of Canadians will again revel this winter in the beauty of that land of perpetual summer—the orange groves, the pepper trees and palms and flowers; and the ever changing scenery of sea and mountain.
The attractions of California are manifold. It is recognized as one of the greatest out-door playgrounds in the world with an unsurpassed winter climate. The glory of its mountain scenery is indescribable. Deep-sea fishing, motoring, golf and every other outdoor recreation may be indulged in.
Canadian National Railways offer special fares and wide variety of routes, going and returning—either through Canada or the United States.
Apply for particulars to your nearest Agent.


RADIATOR COVER
Made and designed by
LIONEL RAWLINSON
for the residence of
Lt.-Col. R. S. Wilson, Castle Frank Gardens, Toronto.

GULF COAST

Winter Under Summer Skies on the Shores of the Blue Mexican Gulf
SUNSHINE tinged with tropical warmth invites you outdoors every day on the Gulf Coast. Play golf or tennis, fish, go boating or riding, or just walk by the water along avenues lined with moss-hung oaks. You can reach this beautiful region in a little more than overnight. Modern new hotels, apartments of every type and size, cozy cottages near the sea—satisfy every requirement of comfort and cost.
Route of The Pan-American
The Pan-American is the only all-Pullman train between Cincinnati, Louisville and New Orleans. On this and other excellent L. & N. trains you go direct to Gulf Coast points without change; all L. & N. trains to New Orleans pass along the coast through the various resorts. No extra train fare is charged on The Pan-American, with its luxurious accommodations, club and observation cars, baths, lounging rooms, radio, maid and valet.
Information, literature etc., will be furnished and reservations made by—
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BLEMISHES yield to its antiseptic action. Permanent defects are concealed by a subtile film of adorable beauty. A pure skin of exquisite loveliness is yours thru its use.

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TAVANNES
WATCHES — *right with the Sun*

Invariably perfect mechanism — faultlessly correct design — a marvel of timekeeping accuracy and artistic beauty.

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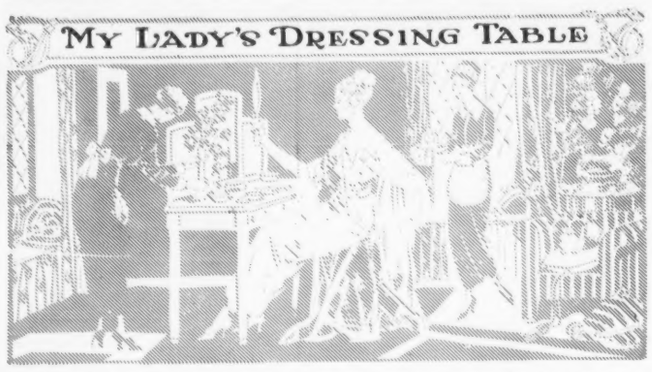
Cash's Names
Woven on Fine Cambric Tape
for marking clothing and linen
SAVE CONFUSION and LAUNDRY LOSSES
12 Doz. $3—6 Doz. $2—3 Doz. $1.50
J. & J. CASH, Inc., 6 Grier Street Belleville, Ont.

MY LADY'S DRESSING TABLE



WILHELMINA paused for a moment in her description of a new velvet evening gown, which she described as "burnt topaz with panels of gold lace," and said in confidence: "I had a lovely dream the other night."

"Were you married to an aviator or a millionaire?"

"Neither. I dreamed that I was a girl in an advertisement—one of those lovely creatures with eyelashes that you could tie in a bow-knot and a complexion all lilies and roses, with a dash of carnation. I think I was advertising some kind of face cream—the kind of stuff you put on at night and wake in the morning looking like a summer dawn or an apple orchard in blossom."

"You've been reading Robert Hichens or someone like that."

"Nothing of the kind. I've been revelling in 'Fidgets,' that new book by G. A. Birmingham. I don't like Robert Hichens—except the book that tells of that delightful perfume that breathes of Northern Africa. I'd been looking at half-a-dozen magazines, not to read the stories, but to dream over the advertising pages. Did you ever see anything so fascinating as the slices of ham, the leaves of lettuce and the jolly fat tomatoes in the modern advertisement? Finally I became sleepy and, after a hot bath, with a verbena tablet for perfume, I went to bed and fell asleep, to dream that I was an advertising lady in a gown of pink chiffon and hosiery of silver thistledown and a velvet wrap with an ermine collar. Can Cinderella's ball costume equal that?"

*

IF YOU yielded to the desire to be in the fashion and had your hair bobbed and are now tired of it, by all means go slowly in the process of restoration. An authority says:

When you let your hair grow the best way to avoid the awkward period is to keep having your back hair cut as usual but to let the side hair grow. Keep the sides waved and pin them back with patent pins until they meet and are long enough to lap over. When you can bring one piece of side hair over and pin it firm with hairpins, you can begin letting your back hair grow out. If you wish, you can buy specially made hair pieces to cover the joining, pinning them on in a chignon or in a soft horizontal figure-eight. A long swirl which can be wrapped all the way round the head coronet fashion is perhaps the easiest way to hide the unruly ends.

For very young girls with curly bobbed hair there is nothing lovelier than to draw the hair back into a barrette, wearing a tight bunch of curls at the neck. This is especially becoming to young girls with thin necks and high foreheads, for a soft bang over the forehead makes the right addition to this.

Perhaps drawing the hair over the ears when it begins to get long will strike you as being too severe for your face, after the soft ends of your bob. To remedy this, cut tiny "burnsides" just above the ears, training them with a fine comb in soft wisps over the cheeks. When you wear a hat, these ends give the effect of bobbed hair and make the change from bobbed to long hair more gradual.

AND NOW THE MONOCLE
One of the sensations at the recent Fashion Exhibition at Olympia, London.

A WRITER on the necessity for exercise, if we are to keep a graceful figure, says:

Compared to the nine-to-five business woman's stint, a housekeeping mother's work *is* never done. But it's only fair to add that there are alleviating circumstances.

If a woman sits at a desk all day, unless she watches out her hips spread and her circulation grows sluggish. Running your legs off to answer the telephone, let in the butcher boy and pick up Willie who's learning to walk is a safe preventive of anything of this sort. You may have to get up at six to feed the baby and stay up till twelve to talk to one of George's prospects, but if you work it right you can snatch a beauty nap after lunch when Willie is too sleepy to navigate himself into the china closet. And this, unless she is very clever or her boss eats a very long luncheon, is difficult for a business woman.

The business woman can incorporate into her job only such good-looks tactics as are pleasant to look at or invisible. An executive cannot give interviews encased in cold cream, and stenographers cannot wear chin straps while they take dictation. But who's going to know if while you wash the breakfast dishes you wear a layer of circulation ointment? And who's going to object if you use hair tonic by daylight instead of being forced to put it on at night and ruin your hemstitched pillowcases?

The business woman can improve her posture. But offices are not gymnasiums and it's hard to find a reason for using all her muscles. She can't leap from desk to desk, nor gayly shinny up the window frames. Elevators lift her from floor to floor. Stenographers come at the push of a buzzer. Office boys do her running about for her. Scrubwomen empty her waste-basket. And if she's very important she even delegates the lifting of the telephone receiver to a less important one.

In comparison the ordinary housekeeping mother is practically perpetual motion. She bends, she reaches, she lifts, she lugs, she walks up stairs and climbs up step-ladders. She walks *and* runs to *all* exits, while butcher, baker, electrician, mailman, iceman, and book agent bang at her door and everybody else jangles her telephone. A business woman's muscles often pass out from boredom, but rarely does a housekeeper come to the end of a day with one unused muscle.

The reach to the top shelf that is so often beyond the grasp. The thirty-pound struggling child that cries to be lifted, and then more loudly to be put down again. The bending to dust the chair legs. These are what put crimps in mothers' backs.

The business woman's physical activities need to be encouraged, but a soft pedal will do a lot for mothers. A certain amount of organization is possible in the home and a certain amount of running about may be eliminated or delegated. There's no necessity for you always to be the one who runs upstairs to close the windows when it rains. Let little Willie do it. Or Grandpa. Or let it rain in a little.

If you must go up and down stairs learn to do it with consideration for your muscles. There are also, they tell me, ways of lugging a baby around so that you don't realize he's five pounds overweight. Ways of reaching up to top shelves that don't dislocate your innards. And ways of bending over the dishpan that save the back.

When it comes to cosmetics the busy housekeeper welcomes simple things that she can do at home. In a great many instances she is tied to the house and finds it easier to do odd jobs for herself at odd breathing spells than to plan definite appointments at the beauty parlor. Often she feels conscientious about spending money on professional manicures or facials.

There's a definite relation between tired faces, tired backs and tired feet. Buy well-fitted shoes of porous leather with broad enough toes and heels. If your feet perspire, bathe them frequently, dry them carefully, and use a powder (I'll tell you about one that's really good). If they incline to be dry and chapped, however, don't overpowder—use cream or oil instead.

A home shampoo outfit consists of an herb ointment, herb sachets for the shampoo water, a cake of olive-oil soap, a sponge, a chart on scalp and hair, and a book of lessons. A rubber

Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters — also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

Even as a child you put aside the crusts

AND, most likely, your children do the same thing today. But this childish aversion to these crunchy, chewy morsels is more than just a whim. It is typical—very typical—of the eating habits of us grown-ups!

We avoid the coarse foods that nature provides to give our gums and teeth the honest work they need. We delight, instead, in creamy, soft concoctions that deprive our gums of the stimulation so needful to keep them firm and healthy. Then, some morning, "pink toothbrush" warns us of what may be the beginning of some stubborn trouble of the gums.

Why Ipana and massage are good for the gums

This stimulation, which hasty eating of our soft, modern foods fails to provide, must be restored to our gums. Dentists know this. Hundreds of them are advising massage with Ipana Tooth Paste after the usual cleaning with Ipana and the brush. For Ipana contains ziratol, a hemostatic and antiseptic, widely used by dentists to strengthen undernourished gum tissue and to allay bleeding.

This gentle frictionizing of the gums with Ipana takes only a minute or two night and morning. Simply massage them gently with Ipana and the brush—or with the finger at first if they are too tender. It stimulates the circulation within the gums. It speeds fresh, life-giving blood to the stagnant tissues. It is beneficial—and especially beneficial for children's mouths.

Switch to Ipana for one month

Ipana is a delicious dentifrice to use. And its power to keep your teeth brilliant will delight you. Even the trial tube the coupon calls for will prove these things. But a better test is to get a large tube of Ipana at your nearest drug store. Use it faithfully for a whole month. You will notice the steady improvement in the health of your gums and teeth.

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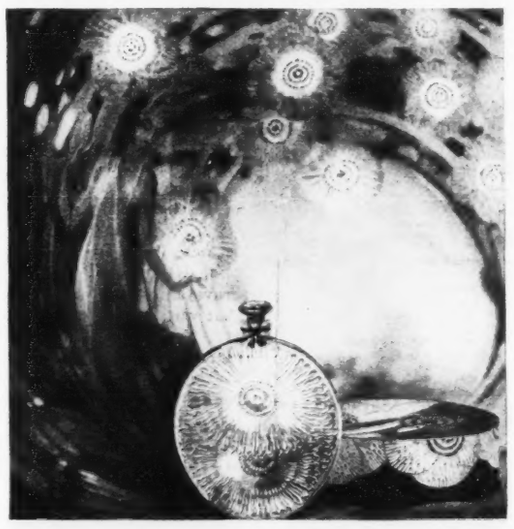

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That's the result of Hiscott Skin Treatments. Are you afflicted with skin blemishes that have marred the former coloring and texture of your skin? If you have Pimples, Blackheads, Redness, Rash, Scaly Skin, Eczema or any skin blemish, call at the Institute or write us for our advice. HISCOTT SKIN TREATMENTS are the last word in scientific and hygienic methods of restoring skin health. We have a record of successful treatments for over thirty-five years. Correspondence invited.

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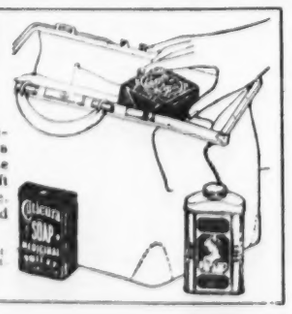
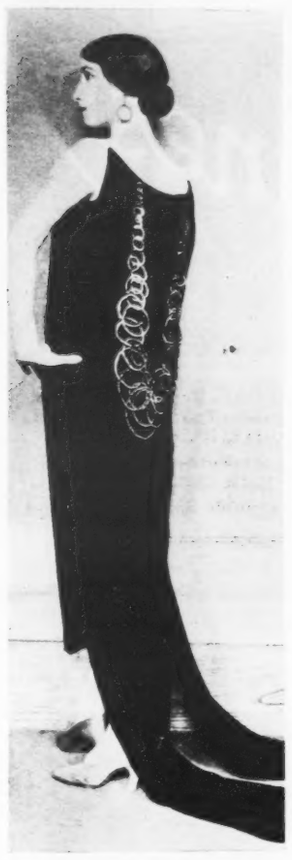


Daily use of the Soap and Ointment removes the dust and grime of travel, allays irritation, redness and roughness of the face and hands, and keeps the skin soft and clear under all conditions of exposure. Cuticura Talcum is fragrant, cooling and refreshing, an ideal toilet powder.

Sample Each Free by Mail. Address Canadian Depot "Stenhouse, Ltd., Montreal." Price, Soap 25c. Ointment 25 and 50c. Talcum 25c.
Cuticura Shaving Stick 25c.

shower attachment is valuable for rinsing, and you should warm your towels.

And just to end with—if you're frazzled and haggard at night a fragrant bath will make tomorrow look better. A luxurious accessory is a bath mitt filled with cleansing preparations and exuding an almond smell. And bath salts, you know, soften the water as well as ease your soul. Verbena, geranium, lavender, rose; lilac and jasmine and eau de cologne. The sound of them is poetry, the feel is velvet mystery, and the smell is a benediction to the day.



THE LATEST FROM PARIS
An evening gown of black velvet, with straps of diamante, worn by Mlle. Roberte Cusey, who was chosen from hundreds of bobbed haired rivals to represent France at American contest.

Correspondence

Marigold. You have made a mistake in this department. It concerns itself merely with cold creams, tonics for the hair and "such." It has nothing to do with weddings. I am sorry to be obliged to inform you that I know nothing of receptions, and am in a state of dense ignorance as to whether hats should be worn on the head or left upstairs. As to the bride's parents and the relatives of the groom, I do not know anything about where these entirely insignificant persons are to be placed. Now, if you only wanted to know about a face cream of velvet texture and delightful odour, or a book which tells you how to lose your superfluous pounds, I should feel at home at once and perhaps give you some hints really worth while. But weddings are entirely too trivial for notice.

* * *

Abigail. What a nice old-fashioned name, which suggests all manner of domestic virtues! I hope they do not abbreviate your name to "Abbie." However, even the domestic virtues have their drawbacks, and you have discovered that housework is hard on the hands. Are your hands in hot water a good deal? Then you should have a lemon or a small bottle of vinegar on the sink and give your hands a rub before they get that shrunken appearance that too much hot water is sure to give. Then you should have an almond lotion which may be applied to the hands several times during the day. Finally—and this is a most unpleasant precaution—you should wear gloves at night—and see to it that the gloves are well lined with cold cream. It is not comfortable—but it is conducive to soft, white hands.

* * *

Sara. Dear me, you have made a mistake—just as Marigold did—and you must think this a "heart-to-heart department" where women with false lovers or unfaithful husbands bring their woes. My dear girl, I think the woman who must write to a newspaper or a magazine about her affairs of the heart is a very poor creature, indeed. You say that you are afraid this young man does not love you. Then why, you silly goose, should you bother about him? I should not take the trouble to dab on face cream and powder—to say nothing of a touch of rouge—for the sake of a stupid and unappreciative young man. Take up bridge or golf or get another lover—anything but lamenting over a dull young man who doesn't know a good thing when he sees it.

Valerie

Quack! Quack!

THERE are many—oh, so many!—fat-reducing preparations and methods on the market. Most of them are quite useless, comparatively harmless, and extremely expensive. The others are dangerous.

This last, the dangerous kind, can be sub-divided into two classes—the medicines which contain potent and harmful drugs, and those which contain thyroid gland extract in some form or another. They are both taken internally; for you can be quite certain that all obesity-cure pastes (to be rubbed on the body) and bath-salts belong to the harmless and ineffective classes.

Now thyroid is a very powerful agent for good or ill. If a qualified physician, who thoroughly knows you and your body's idiosyncrasies, prescribes it, you can, of course, take it with benefit and probable loss of "superflous adipose tissue" — as the war profiteer's wife called it. Otherwise avoid it as you would strychnine. It upsets the action of the kidneys, causes palpitation and very fast action of the heart, and produces serious disturbances on the nervous system. Fever, sweating, sleeplessness, and head noises are but a few of the symptoms of unwise thyroid treatment.

The danger of taking powerful drugs is too obvious to be stressed. But some women and—even worse—quite young girls have been beguiled into using them by the rapid "cures" such drugs have caused. These are not cures; not, that is, the elimination of unwanted fat. These drugs simply so upset the stomach that it cannot digest its food. Consequently the body is literally starved into thinness. That "boyish outline" may follow, but it will be accompanied by a ruined digestion and a shattered nervous system.

The harmless medicines usually contain a little iodine—quite a good internal antiseptic if not overdone—a seaweed called bladderwrack — on which Irish peasants often *fatten* their pigs!—and some mild laxative. Not one of these ingredients has any "banting" value at all. Often common soda is included in the mixture. It is a mild sedative to the digestion, but should not be taken too often. The medicines are usually tinted with cochineal and the anti-fat pills rolled up in pink sugar. The tartaric acid which is sometimes included is scarcely beneficial to health, and pokeroot, another common ingredient, is definitely poisonous.

The advantage of the harmless, if expensive, frauds is that they are usually accompanied by some excellent advice about exercise and dieting, so that the simple-minded folk who buy them do often reduce their weight—as a result, not of the medicine, but of healthy living.

There are three main causes of over-weight: (1) Over-feeding; (2) too little exercise; (3) a constitutional tendency, which usually runs in families, towards fat. The remedies are obvious—and they are the *only* remedies—for obesity caused by (1) or (2).

If (3) is the trouble, it may possibly be cured, but only on the advice of an expert physician who can discover exactly how you absorb more nourishment than normal people from the food you eat. But whatever the cause of your overplumpness—unless it be a very rare one to be dealt with by sttrange methods—you need not look for any "over-night", "before using and after using" cures. There are no short and easy cuts to sveltness, not even by rubber "reducers". Besides, "too fat" is a comparative term, used quite differently by the *modiste*, who is thinking only of a passing whim of fashion, and by the doctor who knows what a well-nourished body is like, and is thinking of your health.

There are scores of clergymen who manage to combine an almost superstitious reverence for the episcopal office with an entire readiness to slap the face of the particular bishop to whom they have promised their obedience.—*Dean Inge.*

The Best of Women

WHAT type of woman is best loved and who makes the most mark in society?

Not long ago the engagement was announced of a well-known man, rich, handsome, and popular. But to the surprise of his friends his fiancée was not a pretty "flapper," a smart widow, or a social celebrity. She was past 30, quiet in looks and manner, and by no means brilliant, says the Hon. Mrs Fitzroy Stewart in the "Daily Mail."

"Why does he marry her?" was asked. A man who knew him well replied: "Because she is the best of women."

WING COMMANDER AND HIS BRIDE
Wing Commander N. R. Anderson, O.C., R.C.A.F., Camp Borden, and Mrs. Anderson, who was before her marriage Miss Mary Grasett, daughter of Mr. and Mrs. H. J. Grasett, of Barrie. Mr. and Mrs. Anderson are in England.
—*Photo by G. W. Jackson.*

This set me thinking as to what are the chief charms of the women of to-day and what qualities go to make the best type of woman. Beauty counts for much; brain-power is needed; and so, to my mind, are a certain reserve and the tender charm of kindness and gentleness. The word "gentle-woman" we now think Early Victorian, but perhaps after all it has some significance.

Is not the average woman of to-day perhaps a bit inclined to be hard faced, to lay stress on her will-power, to claim her "rights," and to be too dominant?

In spite of the spirit of the age she *may gain her ends more easily if she* tries to charm men by her graces, to win their hearts, and to demand not "rights" but her old-time privileges.

Charm is a sort of bloom on a woman; *if she has it she needs to* have little else. A woman richly endowed with this same bloom will go through life like a queen and men *will readily work for her and give her* care and devotion. Such a woman will *possess in a marked degree* the magnet of personal sympathy. A *soft* voice and a radiant smile may make a woman's fortune. Few women realize the power of a smile.

To listen well is in itself a great attainment. This graceful art is too often neglected. One has only to be at a tea, a bazaar, or a luncheon for women to find how endless is the talk and the perhaps charming chatter. At such a time we appreciate the copy-book maxim that "Silence is golden."

The most charming women are those who seldom speak save to say the right thing. They are listeners.

Diamonds can be identified by means of ultra-violet rays, under which the stones give off various colors which can be photographed.

A TOWN RESIDENCE with all the comforts and refinements of home.
Whether your stay is permanent or temporary, you will enjoy the freedom of the luxurious reception rooms and lounge, the delightful restaurant facilities and the atmosphere of dignity and distinction.
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Afternoon tea, high tea 6 to 7.30.

BRIDGE by RADIO

Third Season Begins Week of October 31

HAVE your cards and players ready and tune in with your nearest station broadcasting the Bridge Games. You will have the pleasure of playing the most fascinating Bridge hands imaginable just as played by the recognized experts, Work and Whitehead and others of Canada and the States.

To get the utmost help from the games, look for advance announcement of hands in newspapers or Saturday Evening Post, play them your own way, then compare your bidding and playing with that of the experts.

Every bid and play is broadcast in detail so you can follow the game at your own card table, point by point. Card players who have listened-in the past two years say the broadcast games are not only delightful recreation but a liberal education in the correct playing of Bridge. The 1927-28 series will be the most interesting of all.

Tune in with any of the following stations. See newspapers for time of broadcasti g.

CFAC	Herald	Calgary
CFLC	Radio Ass'n	Prescott
CFQC	Electric Shop	Saskatoon
CHNS	Northern Elec. Co.	Halifax
CHXC	J. R. Booth, Jr.	Ottawa
CJCA	Journal	Edmonton
CJGC	Free Press	London
CJRM	Jas. Richardson & Sons	Moose Jaw
CKAC	La Presse	Montreal
CKCD	Daily Province	Vancouver
CKNC	Canadian Nat. Carbon Co.	Toronto
CKY	Manitoba Tel. System	Winnipeg

The games will be broadcast also from many stations in the States including the following

Every Tuesday, 8:30 P. M., Pacific Time

KFI, KFOA, KGW, KHQ, KOMO, KPO, KGO.

Every Tuesday, 10 P. M., Eastern Time

WEAF, WSAI, WEEI, WJAR, WTAG, WTIC, WGR, WCSH, WTAM, WWJ, WGN, WGY, and many others.

To get the utmost pleasure from the radio games or any other game of cards use fresh new Bicycle or Congress Cards. Their big indexes, splendid finish, beautiful printing and snappy quality are a delight to every card player. You cannot get equally good cards for less money.

The U. S. Playing Card Company
Windsor, Canada.

Auction Bridge Magazine, 40 Ferry St., New York. Milton C. Work and Wilbur C. Whitehead, Editors

BICYCLE and CONGRESS PLAYING CARDS
MADE IN CANADA

The Lieutenant-Governor of Ontario and Mrs. W. D. Ross invited the following guests to dine at Government House, Toronto, on Tuesday of last week, to meet the Governor-General and Lady Willingdon. The party later went on to the musical *revue* at the Princess Theatre—Miss Alida Starr, Miss Anna Mae Hees, Mr. Bogert, Mr. George Beardmore, Mr. and Mrs. Donald Ross, Miss Ross, Captain and Mrs. Freeman-Thomas, Mrs. Osborne, Mr. Mieville, Captain Jervis, Captain Haldenby.

* * *

The following were guests of the Lieutenant-Governor of Ontario and Mrs. Ross at luncheon at Government House, Rosedale, Toronto, on Tuesday of last week, when they had the honor of meeting Viscountess Willingdon, Mr. and Mrs. A. E. Dyment, Canon Vernon, Colonel K. R. Marshall, Mrs. Osborne, Colonel Adamson, Captain Haldenby.

* * *

The Earl and Countess of Cassillis, who were recently guests of the Lieut.-Governor and Miss Mackenzie at Government House, Victoria, B.C., have been to Mayne Island to visit Colonel and Lady Constance Fawkes.

* * *

Mrs. Norman Perry, of Toronto, will entertain at a dance at Casa Loma, on December 28, for her debutante daughter, Miss Stephanie Waldie.

* * *

Colonel and Mrs. F. B. Robins, of Toronto, moved into their new apartment in the Clarendon last week.

* * *

Mrs. A. W. Anglin, of Toronto, entertained at a very delightful tea for her debutante daughter, Miss Naomi Anglin, on Wednesday afternoon of last week. Mrs. Anglin wearing a smart gown of reseda green crêpe, crystal necklace for ornament, and corsage of pink roses. The debutante, who was the recipient of many flowers, was charming in a becoming frock of French blue velvet with silver. She wore silver slippers and carried a lovely bouquet of yellow roses. Miss Anglin was in black velvet with red, and Miss Mary Anglin was in hydrangea blue with gold. Lady Windle and Mrs. John D. Falconbridge presided at the pretty tea table, which was done with the season's flowers in yellow and russet tones, and yellow candles. They were assisted by Miss Dionyse Rochereau de la Sablière, Miss Amy Douglas, Miss M. McPhedran, Miss Nona Stewart, the Misses Mollie and Joan Hopkins.

* * *

Lady Hendrie, of Hamilton, and Miss Katharine Leggatt motored to Toronto last week to attend the buffet luncheon, mah jongg and bridge given by Mrs. Wallace Nesbitt, in honor of her mother, Mrs. W. H. Beatty, of Queen's Park, Toronto.

* * *

Lady Eaton, who recently returned to Toronto from abroad, has been staying with her sister, Miss McCrae, at The Lodge, Spadina Road.

* * *

Mrs. Sigmund Samuel, of Madison Avenue, Toronto, is entertaining at tea on Tuesday afternoon, November 1.

* * *

Mrs. Roger Clarkson, of Toronto, entertained at a tea for her debutante daughter, Eileen, on Thursday afternoon of this week.

* * *

Mrs. Henry Baird, of Toronto, is visiting in Boston, Mass.

* * *

Miss Ruth Strange, daughter of Mrs. H. C. Strange, of Toronto, is one of the season's debutantes.

* * *

Mrs. W. H. B. Aikins, of Bloor Street West, Toronto, is spending two weeks at Atlantic City.

MRS. D. E. STAUNTON WISHART
The lovely bride, who before her recent marriage in St. Simon's Church, Toronto, was Miss Estelle Gertrude Hodgins, youngest daughter of the Hon. Mr. Justice Hodgins and Mrs. Hodgins, of Dale Avenue, Toronto. Dr. Wishart is the son of Dr. J. Gibb Wishart, of Toronto.
—Photo by J. Kennedy

Mr. and Mrs. Irving Smith, of Toronto, entertained at a delightful dance for about three hundred guests on Tuesday night of last week, at Jenkins' Galleries, for their debutante daughter, Miss Virginia Smith, who received many flowers. Mr. and Mrs. Smith received with their daughter, Mrs. Smith smart in pale pink moire with silver stitching. She wore for ornament a necklace of pearls and corsage of yellow orchids. Miss Smith was prettily gowned in white and silver, wore silver slippers, and carried a bouquet of vari-colored roses, the gift of Mrs. J. J. Palmer. Those present, in addition to the many pretty debutantes of the season, included, Mrs. Sydney P. Palmer, Mr. and Mrs. J. C. Palmer, Mr. and Mrs. Robert Davies, Mrs. Barclay, Miss Jeanette Barclay, Mr. and Mrs. George Watt, Mr. and Mrs. F. Hodgson, Mr. and Mrs. Roper Gouinlock, Mr. and Mrs. Charles Boomer, Mr. and Mrs. Douglas Ross, Mr. and Mrs. Christie Clarke, Mr. and Mrs. James Worts, Colonel and Mrs. Bartlett Rogers, Mr. and Mrs. Huntley Christie, Mr. and Mrs. Frank Allan, Mr. and Mrs. Norman Gooderham, Mr. and Mrs. J. Miln, Mr. and Mrs. J. N. MacKenzie, Mr. and Mrs. James Cosgrave, Mr. and Mrs. W. Despard, Mr. and Mrs. W. Patterson, Mrs. James Boomer, Miss Margaret Gillespie, Mr. and Mrs. Roy Buchanan.

* * *

Hon. Walter C. Nichol was host at a dinner party recently at his residence on Rockland Avenue, Victoria, B.C., when his guests were Mrs. E. Crow Baker, Admiral Sir Charles Kingswell, Mr. and Mrs. D. J. Angus, Mr. and Mrs. F. E. Winslow, Mr. and Mrs. Herbert Wilson, Mr. and Mrs. H. A. Ross, Mrs. Wade, Miss Nichol and Miss Jean Ross. Bridge and mah jongg were played later.

* * *

Mrs. Cowan, of Oshawa, entertained at luncheon at the Hunt Club, Toronto, and presented the prizes on Thursday of this week.

* * *

Mrs. George Dickson, of Elm Avenue, Rosedale, Toronto, is giving an At Home on Tuesday afternoon, November 8, from four to half-past six o'clock.

* * *

The Hon. E. Burke-Roche and Mrs. Burke-Roche, who have been visiting Mrs. Burke-Roche's sister, Mrs. Hunter Ogilvie, in Toronto, left on Tuesday of this week for Victoria, B.C.

* * *

Hon. Wallace Nesbitt and Mrs. Nesbitt, of Toronto, left on Saturday of last week by motor for Montreal.

* * *

The engagement is announced of Evelyn Margaret, daughter of the late Mr. H. A. Richardson, and of Mrs. Richardson, 27 Walmer Road, Toronto, to Mr. Joseph Christian de Pencier, son of the Archbishop of New Westminster, B.C., and Mrs. de Pencier.

* * *

Lady Eaton, of Ardwold, Toronto accompanied by Madame Combemale, attended the marriage of Miss Mary Bickford, formerly of Toronto, and daughter of General Bickford, to Mr. Lowell Weicker, which took place in Buffalo on Saturday of last week.

* * *

Lady Whyte and her granddaughter Mrs. R. C. Morton, are again in Winnipeg after a visit of a few weeks in the East.

* * *

Miss Rosemary Burstall, of Quebec, is a visitor in Toronto.

* * *

Mrs. Gordon M. Scott is again in Ottawa after a week spent in Hamilton, Ontario.

* * *

Mrs. Frank Mackelcan, of Upper Huron Street, Toronto, with her sisters, Mrs. Nesbitt, Mrs. Marshall and Miss Agnes Dunlop, are again in Toronto after a week's motor tour.

* * *

Colonel W. G. Hagarty, D.S.O., of Kingston, spent the week-end in Toronto with his mother, Mrs. Hagarty, of Chestnut Park.

* * *

Mrs. R. B. Watson, of Admiral Road, Toronto, will have with her on November 4 as guests Mr. and Mrs. William Watson, of Southport, Connecticut.

* * *

The marriage of Lady Blanche Beresford, daughter of the late Marquess of Waterford and of Lady Osborne Beauclerk, to Mr. Richard Desire Girouard, son of Sir Percy Girouard, a former Canadian, and grandson of the late Hon. Desire Girouard, a judge of the Supreme Court of Canada, took place at Westminster Cathedral on Wednesday of this week. The reception held after the ceremony took place at the residence of the bride's aunt, the Duchess of Devonshire, in Carlton Gardens, London, England.

* * *

Mr. and Mrs. Oswald C. Lailey, of Toronto, who have been guests at the Fort Garry, Winnipeg, for a short time, left for Victoria and Vancouver last week-end.

* * *

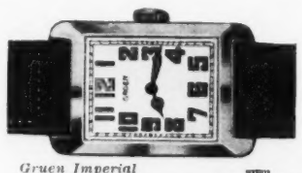
Mrs. Carleton Monk, of Ottawa, has taken an apartment in Paris for the winter, with her niece, Miss Benedicta Caverhill. They will go to Tunis for the Christmas holiday season. Mrs. Monk spent the summer on a sketching tour in Brittany.

MISS MARY BLACKBURN
One of the two debutante daughters of Mrs. Russell Blackburn, of Ottawa, and granddaughter of the late J. Lorn McDougall, Auditor-General of Canada.
—Photo by John Powis.

Only fresh tea is good tea. For this reason the month and year of packing are marked on every Salada label. No other tea offers the consumer this absolute protection. Insist upon and accept none but the genuine Salada.

ROMANELLI
and his great new orchestra

will chase your blues away
This merry madcap of Jazz—with his versatile gang of 12 musical maniacs — will play their way into your heart and chase dull care away. Their music will infuse you with infectious rhythm—their antics will fill you with mirth. What a joyous, carefree evening! And what a superb dance orchestra! Make up a party and come—tonight.
KING EDWARD HOTEL
Supper--Dance
Every night except Sunday in the Oak Room, starting 10.30 p.m.—Saturday, 9.30 p.m.
DANSANT EVERY SATURDAY 4.30 until 6.00.

Gruen Quadron, 17 jewel Precision movement, $60.

Gruen Imperial Tank, $50.
You will see this emblem only on jewellery stores of character.

Gruen Quadron, 14 kt solid gold case, 17 jewel Precision movement, $85.

What it means to wear a Gruen Strap Watch

MORE than dependable timekeeping, more than convenience in timetelling. A Gruen strap watch, in business or in sport, marks its wearer as one appreciative of life's finer things.

Larger and stronger movement parts made possible by Gruen patented construction; finest guild workmanship throughout; unquestioned style leadership in shape and design. These things recommend Gruen Strap watches to the discriminating buyer, whether as a gift or for personal use.

Gruen Strap watches are priced from $250 to $25, including the new Imperial Tank model, shown above, at $50.

The better jewellery stores can show you all styles of Gruen Guild Watches, for both men and women. Their windows are marked with the Gruen Service Emblem shown above.

GRUEN WATCH MAKERS GUILD
METROPOLITAN BUILDING
TORONTO;
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GRUEN GUILD WATCHES

MRS. STEPHENSON, 74 St. George St. Phone Trin. 1079. Garage in connection.

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74 ST. GEORGE ST.
TORONTO.
An exclusive old English Pension, handsomely furnished suites of rooms with private baths, also single and double rooms with baths and running water. Three delightful features of this house: the very excellent cuisine, tea served every afternoon in the beautiful large living room, and the Sunday evening English supper. Write for rates to

The marriage of Miss Catharine Mae McKenzie, daughter of Captain Angus McKenzie and of Mrs. McKenzie, Tiverton, to Mr. Eric C. McGillivary, son of Mr. Neil McGillivary and Mrs. McGillivary, Port Elgin, took place on Wednesday evening, the 19th, at 6 o'clock, at Hillcrest Lodge, Southampton. The Rev. J. C. Tolmie officiated. The bride, who was given away by her brother, Mr. Maurice McKenzie, of the Standard Bank, Blenheim, wore a gown of white silk net caught with lily-of-the-valley at the shoulder. Her veil was held to the head with lily-of-the-valley and a wreath of pearls. She carried a bouquet of Ophelia roses. Mrs. R. J. McKellar was the matron of honor, in peach rose georgette, and black picture hat. She carried a bouquet of roses. Little Patsy Aldrich made a charming ring-bearer and flower girl, in light blue silk. Dr. C. Belyea, Kitchener, acted as best man. Mr. Hugh McGillivary and Mr. A. C. Sockett held the line of white silk ribbon through which the bride entered. Miss Marjorie Rayner, Southampton, played the wedding march. Mrs. McKenzie, assisted by Mrs. McGillivary, received the guests, many of whom were from out of town. The health of the bride was proposed by Mr. C. S. Cameron, of Owen Sound, uncle of the bridegroom. The bride's going away suit was pearl grey, with hat and slippers to match, and a pearl grey cloak trimmed with fur. After a honeymoon spent in New York and Bermuda, Mr. and Mrs. McGillivary will reside in Port Elgin.

* * *

Miss Phyllis Heaton, of Montreal, sailed on November 4, in the *S.S. Arlonia* for England. Miss Heaton will spend the winter in London.

* * *

Mrs. Hugh Osler, of Winnipeg, is the guest of her father, the Hon. William Harty, in Kingston, for a short time.

* * *

The Governor-General and Lady Willingdon were the guests of Mrs. Hendrie at the Holmstead, Hamilton, at luncheon recently after attending the services at Christ's Church Cathedral.

* * *

Mr. and Mrs. Herbert Gates are again in London, Ontario, after a visit to Toronto.

* * *

Mrs. John I. Davidson, of Toronto, was in Buffalo last week for the marriage of her granddaughter, Miss Mary Bickford, daughter of General H. C. Bickford and Mrs. Bickford. Mrs. Davidson was the guest of General and Mrs. Bickford. Other Torontonians who went to Buffalo for the wedding were, Mr. and Mrs. John Kay, Major and Mrs. Eric Armour, Mr. and Mrs. Angus Sinclair, Miss Elizabeth Greey and Miss Mary Greey.

Mrs. de Pencier recently returned to Vancouver, after being the guest of Mrs. H. D. Warren, of Red Gables, Wellesley Street, Toronto.

* * *

Mrs. Allen Case is again in Toronto after a visit to Mrs. Henry Ledyard at Grosse Point Farm, Michigan.

* * *

Miss Hilma Farquharson, of Toronto, entertained a number of the season's debutantes at bridge on Wednesday afternoon of last week at Casa Loma. Miss Farquharson, aunt of Miss Hilma, in black georgette with beige and corsage of roses, received with her. Miss Hilma Farquharson was in black satin with gold and silver, and a corsage of yellow roses and orchids. The guests played at fifteen tables. Those present included, Miss M. Mulock, Miss Betty Southam, Miss Margaret Parker, Miss Muriel Parsons, Miss Isobel Ross, Miss Lawson, Georgetown, Mrs. Bruce Young, Miss Helen Steele, Miss Stephanie Bastedo, the Misses Innes, of Simcoe, Mrs. Eaton Burden, Miss Edith Coleman, Miss Douglas Rogers, Miss Jean Macdonald, Miss Susan Smith, Miss Frances Gurney, Miss Grace Despard, Miss Maureen Wilson.

* * *

Miss Macdonald, Mr. Jocelyn Proby, Mr. Clarence Bogert, Mrs. Osborne, Mr. R. C. H. Cassels, Rev. Stuart Parker, Captain and Mrs. Freeman-Thomas, Colonel K. R. Marshall, Mr. Mieville, Captain Jervis, Colonel Fraser, Captain Haldenby were invited by the Lieutenant-Governor of Ontario and Mrs. Ross on Monday of last week to meet the Governor-General and Lady Willingdon at luncheon.

* * *

Miss Marjorie Glassco is again in Winnipeg after visiting in Montreal, Toronto, and New York.

* * *

The marriage will take place this month of Captain Henry Hincks, O.B.E., of Howser, B.C., second son of the late Captain T. C. Hincks, of Breckenbro', Thirsk, Yorkshire, and of Mrs. Hincks, lately of Barons Down Dulverton, Somerset, and Nancy Margaret, only daughter of Mrs. V. L. Trail, of Mirror Lake, B.C.

* * *

Mrs. W. A. Kemp, Highlands Avenue, Toronto, entertained at a very enjoyable tea on Tuesday afternoon of last week for her debutante daughter, Miss Florence Kemp. Mrs. Kemp and her daughter received in the drawing-room, Mrs. Kemp wearing black with sand lace with loose sleeves over sand georgette. She wore a rope of pearls, and corsage of orchids. Miss Kemp was charming in a frock of white taffeta with tight bodice and full skirt. Silver lace made a bertha at the neck. Miss Kemp carried a bouquet of yellow Butterfly roses. Many beautiful flowers in bouquets, old-fashioned posies and sheafs were received by the debutante and were arranged tastefully about the room. Mrs. C. A. Kemp, Mrs. Balfour, Mrs. Paul Meredith and Mrs. Lyman Henderson assisted in looking after the guests. In the dining-room the table was done with a linen and filet lace cloth, and roses of many shades and colored canâles. Lady Kemp and Mrs. Norman Perry assisted in pouring tea and coffee for the first half hour, and were later relieved by Mrs. D. A. Dunlap and Mrs. Albert Brown. Miss Margaret Parker, Miss Margaret Pike, Miss Jean MacAgy, Miss Maureen Wilson, Miss Jean Ault, Miss Margaret Husband assisted them. A few of those present were, Lady Flavelle, Lady Baillie, Mrs. C. N. Candee, Mrs. C. W. Beatty, Mrs. A. Buntin, Mrs. S. G. Beatty, Mrs. H. B. Anderson, Mrs. J. Armstrong, Mrs. Clifford Beatty, Mrs. A. Ballantyne, Mrs. E. Bickle, Mrs. Draper Dobie, Mrs. Hugh Donald, Mrs. Arnold Ivey, Mrs. W. G. Ross, Mrs. J. G. Kent, Mrs. J. E. B. Littlejohn, Mrs. W. L. P. Parker, Mrs. A. H. C. Proctor, Mrs. Ralph King, Mrs. Stuart Jarvis, Mrs. R. C. Donald, Mrs. Charles Boothe, Mrs. Herbert Bruce, Mrs. Geoffrey Boyd, Mrs. A. L. Ellsworth, Mrs. H. Firstbrook, Mrs. G. Forbes, of Hespeler; Mrs. W. H. Garvey, Mrs. W. E. Gallie, Mrs. Goodwin Gibson, Mrs. R. H. Greene, Mrs. G. T. Pepall, Mrs. Sigmund Samuel, Miss Lorna Somerville, Miss Helen Playfair, Miss Isobel Williams, Miss Florence Samuel, Miss K. Harding, Miss Barbara Ryckman, Miss Naomi Anglin, Miss Ethel Agar, Miss Helen Anderson, Miss Sally Baker, Miss Peggy Beaton, Miss Jean Burritt, Miss Isobel Ross, Miss Findlay, the Misses Gurney, Miss Aimee Gundy, Miss Grace Despard, Miss M. Donald, Miss K. Cowan, the Misses Cluff, Miss Katharine Clarke, Miss Aileen Clarkson, Miss Sheila Lee.

* * *

Mr. Miller Lash and his daughter, Mrs. Humphrey Colquhoun, are again at their residence on Lowther Avenue, Toronto, after several months spent in South America and in Europe.

* * *

Mrs. Hobson, of Montreal, is in Toronto on a visit to her mother, Mrs. K. R. Marshall, and Colonel Marshall. Mrs. Hobson was formerly Miss Margaret MacKenzie.

* * *

Mrs. W. C. McAgy, of Toronto, gave a debutante luncheon on Tuesday of this week in honor of her daughter, Miss Jean McAgy. Mrs. McAgy was smart in beige satin with small black hat, and the debutante was in amethyst satin with black hat. The luncheon table was attractively done with yellow and red roses and trails of green smilax. Mrs. McAgy's guests included, Miss Grace Despard, Miss Florence Kemp, Miss Marjorie Mulock, Miss Margaret Parmenter, Miss Muriel Bain, Miss Beth Lind, Miss Betty Baldwin, Miss Audrey Bell, Miss Helma Farquharson, Miss Dionyse Rochereau, Miss Virginia Smith, Miss Emily Macintosh, Miss Dorothy Heighton, Miss Elinor Williams, Miss Helen Steele, Miss Helen Staunton, Miss Athol Baines, Miss Naomi Anglin, Miss Margaret Beaton, Miss Margaret Husband, Miss K. Harding, Miss K. Parsons, Miss Margaret Donald, Miss Margaret Pike, Miss Muriel Parsons, Miss M. Wilson, Miss Christine Auld, Miss Helen Anderson, Miss Sally Baker, Miss Jean Ault, Miss Sheila Lee, Miss Edith Davidson, Miss Ruth Phipps, the Misses Playfair, Miss Betty Broughall, Miss Mary Glennie.

* * *

Sir John Aird and Lady Aird, Mr. R. B. Buckerfield, of Toronto, and Mr. Thurston Weatherbee, of Montreal, are at present in Houston, Texas, where they are attending the American Bankers' convention.

* * *

Mr. and Mrs. Stephen Haas, of St. George Street, Toronto, are on a short visit to Atlantic City.

* * *

Among the guests at Mrs. Wallace Nesbitt's buffet luncheon and bridge in honor of her mother, Mrs. W. H. Beatty, of Queen's Park, Toronto, were, Lady Kemp, Mrs. Herbert Bruce, Mrs. Lionel Clarke, Mrs. Frank Hodgins, Mrs. Glyn Osler, Mrs. D. MacLaren, Mrs. W. A. Riddell, Mrs. D. L. McCarthy, Mrs. Philip Gilbert, Mrs. C. H. Easson, Mrs. Arthur D. Miles, Mrs. A. Barker, Mrs. Charles MacInnes, Mrs. Charles Taylor.

* * *

Mrs. Percy Hall, of Sydney, C.B., is in Saint John, visiting her mother, Mrs. C. E. L. Jarvis, and her sister, Miss Ethel Hazen Jarvis.

* * *

Mrs. Lucien Visart de Bury, of Montreal, is the guest of her mother, Mrs. George Keator, at her residence on Paddock Street, Saint John.

* * *

Mrs. Gavin L. Ogilvie, of Montreal, recently entertained at dinner for Lady Burrell, of Fermanagh, Ireland, and her daughter, Miss Dreda Burrell.

* * *

Miss Simone Decarie, of Montreal, entertained at dinner on Saturday night of last week for Miss Yvette McKenna, who, with her mother, Mrs. Frank McKenna, is in Montreal from Quebec.

* * *

Mr. and Mrs. Charles Meredith are again in Montreal after the summer spent at Senneville.

* * *

Lady Tait, of Sherbrooke Street West, Montreal, entertained at luncheon on Friday of last week in honor of Mrs. Lustgarten.

Lady Burrell and her daughter, Miss Dreda Burrell, of Fermanagh, Ireland, who arrived in Montreal recently in the *S.S. Montcalm*, and who were guests at the Mount Royal Hotel, went last Saturday to Ottawa to be the guests for a short time of the Governor-General and Lady Willingdon, at Government House. They will probably visit later in New York.

* * *

Lieut.-Colonel and Mrs. C. W. MacLean are again in Montreal from Quebec. Colonel MacLean has been in Nova Scotia.

* * *

Debutantes of the season in Quebec include, the Misses Doreen and Patricia Power, daughters of Hon. and Mrs. W. G. Power, Miss Priscilla Slade, daughter of Mrs. E. L. Slade, Miss Dulcie Ray, daughter of Colonel and Mrs. Walter Ray, Miss Isabel Price, daughter of Mr. and Mrs. H. E. Price, Miss Nora Carter, daughter of Mr. and Mrs. Basil Carter, Miss Yvette St. Jacques, daughter of Mr. and Mrs. Arthur St. Jacques, and niece of Hon. Narcisse Perodeau; Miss Hester Ahearn, daughter of Mr. and Mrs. J. Ahearn.

* * *

Dr. and Mrs. Louis de Lotbiniere Harwood, of Montreal, entertained at dinner on Wednesday night of last week in honor of Dr. and Madame Emile Sergent, of Paris, France. Dr. and Mrs. C. F. Martin entertained at a luncheon for Dr. and Madame Sergent.

MRS. HENRY BOARDMAN EATON, OF NEW YORK
Formerly Miss Jean Ganong, of Toronto.
—Photo by Ashley and Crippen.

ONE OF THE SEASON'S DEBUTANTES
Miss Grace Despard, daughter of Mr. and Mrs. W. H. Despard, of Toronto.
—Photo by Ashley & Crippen

Announcements

BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS

$1.00 PER INSERTION

All Notices must bear the Name and Address of the Sender.

BIRTHS

FAIRBAIRN—On Thursday, Oct. 20th, at Women's Hospital, Bloor St., to Mr. and Mrs. F. P. Fairbairn, 35 Snowden Ave., formerly of Winnipeg, a son.

ENGAGEMENTS

The engagement has been announced in North Bay, of Ruth Margaret, daughter of Hon. George Gordon and Mrs. Gordon, to Mr. Lee Tolmie Craig, of Hamilton.

DEATHS

THOMAS DeVESEY WILDE DETLOR. On October 9th, at his home in Edmonton, at the age of 83. He leaves to mourn, his wife, Alice Cecilia, two daughters, Mrs. Ernest E. Wilson and Elsie, and one son, John Valentine, all of Edmonton. He was born in Napanee, Ont., and was the son of the late John Valentine Detlor, of Goderich, Ont.

Luxurious Fur Wraps

---the Height of Winter Elegance

It's the wondrous softness of the pelts that gives this season's Fur Coats the elegance of regal velvet wraps. Chic shawl collars date them Winter, 1927, and their exquisitely simple straight lines mould the figure in flattering fashion. The younger set are choosing gray, in squirrel, lamb and caracul; for the older women, nothing rivals the superb smartness of black, modishly chosen in Hudson seal, caracul or broadtail.

A. Black Caracul and Kolinsky

A combination that is richness itself. In black in a wide, flat curl with a brilliant sheen. Handsome for daytime wear, rich enough for an evening wrap. The long shawl collar and matching cuffs are in Marten. Heavy satin in one of the new beige-browns is a perfect lining. At $1,000.

B. Gray Squirrel, Ravishing in its Simple Loveliness

Every skin has been carefully selected, every skin matches flawlessly. A whole fashion tale might be written about the lining—it is in heavy, heavy gray crepe with lavish applique motifs in chenille, in gray, the cyclamen and violet colorings. $500.00.

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88 BLOOR STREET WEST, TORONTO
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ORIENTAL GIFTS
NEW CONSIGNMENT OF EASTERN NOVELTIES
SUITABLE FOR XMAS GIFTS
Hand Embroidered Linens, Filet Laces, Lingerie Cloisonne, Chinese and Indian Brass and Other Eastern Novelties.
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gives the new feminine curves of today's fashion. For adjustment of proportion, and figure correction, consult
Helen's House of Corsetry
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Gossard Foundation Garments carefully fitted from $2.50. For appointment phone Ger. 6483.

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FEET THAT ARE ALWAYS READY FOR GOOD TIMES

are the ones that are wearing Arch Preserver Shoes. They enjoy walking and being active.

Arch Preserver Fall Styles in shoes are here for your inspection and approval and never before have they been so lovely.

Come in and see these new styles, if out of town write for booklet.

JULIA
Black Kid or Patent
$13.00

CYNTHIA
Black Kid, Patent, Tan Calf, $14.00.

Our Hosiery Department is showing new shades and weights in Fall Hosiery.

H. & C. BLACHFORD
LIMITED
286 Yonge St. South of Dundas St.

Do you take Yeast for your health?

If so, use
ROYAL YEAST CAKES
—the standard of quality for over 50 years.
Soak a cake of Royal Yeast, with a little sugar, in tepid water over night. Stir well, strain and drink the liquid. Flavor is improved by adding the juice of an orange.

ROYAL YEAST CAKES

CITY AND COUNTRY HOMES

Linen of Two Centuries Ago Still in Use To-day

By Helen Creighton

A LINEN tea cloth covering a card table; an odd word spoken by the hostess; and immediately conversation drifted to a discussion of conditions and habits and the manner of living of two hundred years ago, for the card table cover of to-day has a great history.

At the time when it was made, it was the custom to weave linen to commemorate the victories of the Duke of Marlborough. And in fact linen is still woven to commemorate notable events in the Royal Family.

MR. McLEOD TEW'S HOUSE AT DUNDAS, ONTARIO.

It is not long since a table napkin was in Toronto, woven in memory of the coronation of His Majesty, King George V. But on this piece of Scotch linen, thirty-six inches square, appears a design worked by a careful hand two hundred years ago, a design woven so beautifully into the cloth that it is still perfectly visible in every detail.

What were the customs of the men and women of that day that a piece of linen, used by them as a table napkin, could be adapted to the present day needs of a tea cloth? Why were they made so large, and how were they used, these ancient table napkins? Beside them the neat little serviettes of to-day with their tiny borders of lace look quite absurd. Dainty fingers may be daintily wiped thereon, and indeed they may be sufficient for present day use, but apparently they would have little suited the requirements of our progenitors who made their table napkins a full yard square.

Or is it that we have all, men and women alike, grown more dainty in our habits, more mincing? If table napkins in the olden days were so large they must have been put to very practical use, else why their size? Occasionally to-day a man is seen to thrust all ten fingers in his finger bowl, wipe lips, and even forehead. Two hundred years ago this may have happened frequently. It would be interesting to turn aside the veil and see these happy people at their tables consuming their food in the large way that history relates.

And think of the laundering that such linen necessitated. It fairly makes the modern woman shudder, although the fact does not seem to have made any difference to the early hostess, who entertained often and lavishly, probably much more so than the woman of to-day, whose linen takes but a moment to do up. The thought quite puts her to shame.

Eighteen of these old table napkins are in this house, woven from the finest linen. It seems remarkable that they have come down the centuries in such good condition with the pattern in its entirety plainly visible. In fact every piece is in excellent repair, despite the fact that it has not been tucked away among the family heirlooms, but has been in use through each successive generation of the family.

Originally these eighteen table napkins and one tablecloth, which is three yards long (or, as the linen is Scotch, shall we say three thistles long?) were the property of one Andrew Gairdner, who was factor to the Duke of Buccleugh in the opening years of the eighteenth century.

The flax from which the linen was made was grown upon his estate. There it was also spun, and was sent to Perth, Scotland, where it was woven by hand.

But as in the olden days, and still in some parts of Scotland, still in remote corners of the world, linen is even to-day woven by this method, and homespun is very often found in the markets or picked up in the small communities where it is made.

Perhaps this particular linen was spun with the ancient spindle and distaff, so primitive as compared with modern methods; the spindle no more than a round stick about twelve inches in length, tapering towards each extremity, and having at the upper end a notch or slit into which the yarn is caught. A stone passed round the upper part of the spindle kept it steady while in rotation. Primitive? Ah yes.

And the distaff? This was a larger and stronger bar, around one end of which, in a loose coil or ball, the fibrous material to be spun was wound. Under the left arm the other extremity of the distaff was carried so as to leave the coil of flax in a convenient position for drawing out the yarn.

However the spinster, so called, by a smart, rolling motion of the right hand against the right leg, threw the flax from her, spinning it in the air. At the same time she drew an additional supply of fibre with her left hand, and this was formed into a uniform and equal strand with the right. On and on she went, rotating, twisting, and drawing out until the spindle was full.

And will a piece of linen made in one of these modern factories, and laundered in one of our modern laundries, survive the test of time as this ancient linen has done? Will the children of two hundred years hence be able to show their friends a fine table napkin made to-day and handed down through the generations for two hundred years and still in good repair?

Upon each of the eighteen table napkins, woven to commemorate a victory of the Duke of Marlborough, are original cross-stitch marks—the initials A. G., and the number of each piece, 1, 2, 3, 4, etc. It is not known by the present possessors who A. G. was, but no doubt they are the initials of the original owner. But it is interesting to see that each napkin is numbered in accordance with the custom of the day, and that the daughters of the house through whom the linen descended, must have been of particularly commendable habits as housekeepers.

Unless they had valued the linen and cherished it, it is doubtful if it would have been preserved intact through all the years with the many changes that it must have seen. The set is complete, with each napkin numbered with its cross-stitch design. Little did the hand that worked these numbers realize how valuable it would make the set as the years passed by.

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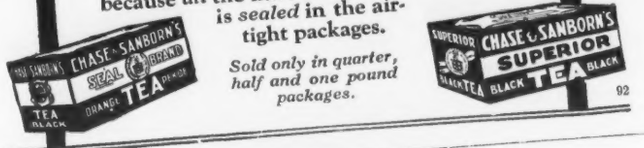

92

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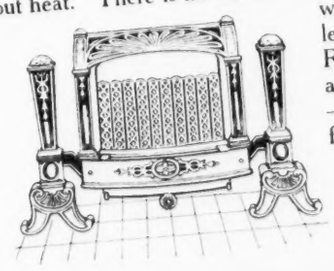

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BRIGHTON LAUNDRY

"The Careful Laundrymen" LIMITED *826 Bloor St. West*

The border of these table napkins and tablecloth consists of a running floral decoration inserted between double lines. The outer design is that of a Scotch thistle surmounted by the Scottish crown. The four corners are ornamented with a sunburst, in each of which is incorporated the St. Andrew's Cross. And below the two upper sunbursts, gayly disporting themselves, are two gorgeous butterflies.

Perhaps the most interesting feature of this particular linen is the inscription at the top, plainly decipherable in every letter. The words are the old Scottish national motto, "Nemo me impune lacesset," which being interpreted means "Nobody meddles with me with impunity," or as has been more loosely translated, "Wha' daur meddle wi' me?" Nor is this only woven once into the cloth. It is plainly worked into both sides, and stands out with equal distinctness upon the right and the wrong sides of the cloth.

Standing the test of two hundred years the linen has qualified as an excellent piece of weaving. The pattern, interesting and beautiful, is perfectly clear, surviving the use and general wear and tear of successive generations and countless laundries. The cross-stitch numbers need no microscope to be deciphered; no prick of the thistle has faded. The Latin inscription is as clearly read to-day as when woven into the linen. The hem, sewn by a careful hand in the finest stitches, stands as a monument to the skill and patience of the seamstresses of old.

A work of art upon which the unfailing hand of machinery contributed not the faintest stitch, recalling to mind the days when needlework was an art cherished by women. We with our brief existence will pass on, even as they have done, but the linen will live to see another generation and yet another.

There was something solid and enduring about the work that was done in the olden days, a thoroughness that we may do well to emulate. With more leisure in their lives these happy people had time to give to each separate and individual stitch. Opinions may vary as to which is better, their method or that of the modern factory. Certainly the latter is more practical.

But one fact stands out above all others—that the quality of their handiwork cannot be excelled. And this fact is proven to-day by the eighteen table napkins and the one tablecloth which were born two hundred years ago and are only now enjoying the prime of life.

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The "Motor Cities' Express" leaves Toronto Union Station 11.30 p.m., daily, carrying sleepers to Windsor and Detroit. Late departure time and reasonable arrival at Windsor and Detroit make this train the convenient way to the Border Cities.

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(1) Ancient Roman spoon, circa 500 A.D. (2) Coronation or anointing spoon, circa 1200. (3) Anglo-Saxon spoon, fifth century.

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Hot Tea Biscuits and **Crosse & Blackwell** *Fresh Fruit* **Jams**

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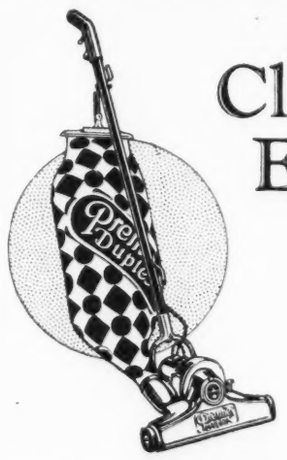

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Admiral Parker, C.B., and Mrs. Parker, London, England, are the guests of Mrs. Dalton Davies, during their stay in Toronto.

* * *

On Friday afternoon of last week the annual prize-giving took place in the Assembly Hall of Upper Canada College, Toronto, before a large number of interested guests. The Lieutenant-Governor of Ontario and Mrs. Ross were distinguished guests, Mrs. Ross in a modish gown of beige satin charmeuse with coat to match and small brown velvet hat. She carried a sheaf of roses tied with the school colors which had been presented to her. Following the presentation of the prizes Principal and Mrs. Grant were at home and received in the library corridor. Mrs. Grant was attractively gowned in black satin and wore a Sorrento blue hat and sable fur. The tea table was arranged in the library and was prettily done with crysanthemums. The guests included Sir Robert and Lady Falconer, Lady Parkin, Dean and Mrs. Playfair McMurrich, Hon. Wallace Nesbitt, Lady Moss, Mrs. Lionel Clarke, Sir Henry Pellatt, Mrs. Goldwin Howland, Miss Joan Arnoldi, Admiral Parker, Mrs. W. Boultbee, Mrs. George Hagarty, Mrs. George Kingsford, Mrs. Casey Wood, Mrs. George Blaikie, Mrs. H. C. Strange, Miss Ruth Strange, Colonel and Mrs. Arthur Kirkpatrick, Mrs. Angus Macdonald, Mr. and Mrs. D. T. Symons, Mrs. Gwyn Francis, Mrs. Gerald Boulton, Mrs. Selwin Holmsted, Dr. and Mrs. Harold Parsons, Mrs. F. N. G. Starr, Mrs. Northrup, Ottawa, Mr. and Mrs. Yoris Ryerson, Mrs. Ellsworth Flavelle, Mrs. Wallace Bruce, Mrs. Albert Gooderham, Mr. and Mrs. John Wedd, Mrs. H. B. Anderson, Mrs. Leys Gooderham, Mr. and Mrs. Douglas Ross, Dr. and Mrs. Ernest Henderson, Colonel and Mrs. J. L. R. Parsons, Mrs. Martin Baldwin, Mrs. Leslie Wilson, Mrs. John J. Wright, Mrs. Dwight Turner, Mrs. J. Graham, Mr. and Mrs. Robert Richardson, Mrs. E. J. Staunton, Mr. and Mrs. Wyly Grier, Mrs. Herbert Burns, Mrs. Reginald Parmenter, Miss Constance Lang, Mrs. Duncan Robertson, Mrs. Arthur Dalton, Mr. and Mrs. A. MacKenzie.

* * *

Major and Mrs. F. J. Ney, the latter daughter of Sir James and Lady Aikins, of Winnipeg, are spending a month with the Archibshop of Rupert's Land at Bishopcourt, Winnipeg.

MISS VIRGINIA SMITH
Debutante daughter of Mr. and Mrs. Irving Smith, of Toronto.
—Photo by Ashley & Crippen.

Mrs. F. B. McFarren, of 356 Spadina Road, Toronto, will receive at her residence for the first time since her marriage, on Tuesday afternoon, Nov. 1, from four till six o'clock. Mrs. W. H. Eby will receive with Mrs. McFarren, and Mrs. Walter J. Barr will preside at the tea table.

* * *

Mr. and Mrs. G. G. Adam are again in Toronto from their summer place, The Elms, at Weston.

* * *

The marriage took place quietly at noon in St. George's Cathedral, Kingston, on Wednesday, October 19th, of Helen Beatrice, only daughter of Mrs. Tofield, Alfred Street, and the late Henry Tofield, to Mr. Hew Ramsay Duff, younger son of Mrs. Duff, Princess Street, and the late Colonel Hew Ramsay Duff. The Very Rev. W. W. Craig, D.D., officiated. The bride, who was given away by her uncle, Mr. J. H. Woods, of Calgary, wore a traveling frock of cinnamon brown with beige crêpe de Chine collar and cuffs, with small felt hat with gold ornament, and caracul fur to match, and corsage bouquet of Ophelia roses, orchids and lily-of-the-valley. She was unattended. Mr. John M. Duff, brother of the bridegroom, was best man. The church was beautifully decorated with mauve chrysanthemums and palms and ferns. Only the immediate relatives and friends were present. Mrs. Tofield, mother of the bride, wore a frock of black georgette with velvet applique and draped skirt of transparent velvet caught with a brilliant buckle, and smart black hat, and wore a corsage of deep pink roses. Mrs. Duff, mother of the bridegroom, was gowned in black faille with white lace vestee and cuffs and small black hat, and corsage of orchids and lily-of-the-valley. Immediately after the ceremony, Mr. and Mrs. Duff left by motor on a wedding trip to New York, the bride wearing a coat of cinnamon broadcloth trimmed with fur to match. Upon their return, they will reside in Kingston. Out-of-town guests included, Mrs. Alexander Woods, Montreal; Mrs. C. D. White, Sherbrooke; Mr. J. H. Woods, Calgary; and Mr. and Mrs. David Forgan, Toronto.

* * *

A very pleasant and interesting feature of the recent visit of Viscount and Viscountess Willingdon to Indian Head, Sask., on October 5th, was a tea and reception given in honor of Their Excellencies by Mrs. John Millar, wife of John Millar, M.P. Receiving with Mr. and Mrs. Millar were the Rev. T. McAfee, M.L.A., and Mrs. McAfee. The tea table was attractively done with yellow chrysanthemums, mauve asters and yellow candles.

* * *

General Septimus A. Denison, C.M.G., and Mrs. Denison, of Toronto, sailed on Saturday of last week for England, where they will spend the winter.

* * *

Mrs. Wellington Parsons, of Toronto, entertained delightfully at a large tea on Friday afternoon of last week at the Granite Club, for her debutante daughter, Miss Muriel Parsons, who was the happy recipient of many beautiful flowers, which were arranged on a central table. Mrs. Parsons was smartly gowned in a black and white crêpe French model, with black and white sequins. A sparkling buckle held the front draperies. She wore a black and silver hat, black satin slippers, and a corsage of orchids. The charming debutante was in a lovely French confection of sea-green chiffon, having a close-fitting bodice and bouffant skirt; and wore metallic slippers with sparkling heels. Her flowers were pink roses. Mrs. Parsons' four hundred guests included, Lady Flavelle, Mrs. W. A. Kemp, Mrs. Hugh Murray, Mrs. F. H. Phippen, Mrs. Howard Douglas, Mrs. George Booth, Mrs. Kenneth McLaren, Mrs. Albert Brown, Mrs. Burton Harris, Mrs. H. Housser, Mrs. J. L. R. Parsons, Mrs. F. Housser, Mrs. Terry Irving, Mrs. Robert Bruce, Mrs. James McLeod, Miss Florence Kemp, Miss Mary Lind, Mrs. Robert Gourlay, Mrs. Wallace Barrett, Miss Betty Broughall, Miss Stephanie Waldie, Miss Gwenyth Schofield, Miss Kitty Morden, Miss Betty Smith, Miss Betty Baldwin, Miss Helen Anderson, Mrs. Murray Fleming, Miss Adele Gilmour, Mrs. Charles Wooland, Mrs. Joseph Graham, Miss Mary MacLaren, Miss Peggy Parsons, Mrs. George Brook, Mrs. Edward Coleman, Miss Margaret Beaton, Miss Peggy Gunn, Mrs. Scott Lyman, Miss Mildred Eaton, Miss Grace Despard, Mrs. Thomas Findlay, Miss Frances Gurney, Miss Edith McCollum, Miss Georgina Pearson, Miss Margaret Parker, Mrs. James Carnegie, Mrs. Frank McEacheren, Miss Betty Southam, Miss Evelyn Tovell, Miss Constance Wilson, Miss Edith Webster, Mrs. John Vaughan, Miss Helen Playfair, Mrs. T. P. Stewart, Mrs. George Wilson, Mrs. Lyman Henderson, Mrs. Hugh Kerr, Mrs. George Fair, Miss Charlotte Stapells, Mrs. Howard Clemes, Miss Betty Blackwell, Miss Dorothy Allen, Miss Katharine Deane, Miss Helen Steele, Miss Dorothy Richards, Miss Jean McAgy, Miss Ruth Phipps.

* * *

Mrs. Wellington Parsons, of Toronto, entertained at a delightful dinner party for her debutante daughter, Miss Muriel Parsons, and fourteen guests, at the Granite Club, on Friday night of last week, and later, with her guests attended the dance given by Dr. and Mrs. George Ewart Wilson for their daughter, Maureen.

* * *

The marriage of Miss Agnes Hamilton Ewart, daughter of Mr. and Mrs. J. H. Ewart, to Mr. Thomas Dalton Delamere, son of Mrs. T. D. Delamere and the late Mr. Delamere, K.C., will be solemnized on November 5th, at Calvin Church, Lisle Avenue, Toronto, at 3 o'clock.

* * *

Mrs. D. Lawrence MacLaren entertained at a beautifully arranged luncheon at her residence, "Laurin Lodge," Saint John, on Friday, in honor of Miss Marjorie Lee, who left on Saturday for Worcester, Mass., to spend the winter with her friends, the Rev. William Smith and Mrs. Smith, Rector of St. Matthew's Anglican Church in that city. The luncheon table was extremely pretty with decorations of white roses and mums, and covers were laid for twelve. Those present were, Miss Lee, Mrs. F. Gordon Sancton, Mrs. Eber H. Turnbull, Mrs. J. D. F. Lewin, Mrs. A. C. Larter, Mrs. D. King Hazen, Mrs. K. Downing Paterson, Mrs. Frank Young, of Strathmore, Alberta, Miss Gladys Hegan, and the Misses Mignon and Frances Rollo Kerr.

* * *

Mrs. Walter E. Foster was hostess at luncheon at her residence, Coburg Street, Saint John, on Friday, in honor of Mrs. W. Hodgins, of Ottawa. Mrs. Hodgins is the guest of Mrs. William Vassie in Saint John.

* * *

Mrs. George K. McLeod, Wellington Row, Saint John, is visiting her sister, Mrs. Hazen Hansard, and Mr. Hansard at the "Linton," Montreal.

* * *

Mrs. William Pugsley was hostess at a charmingly arranged luncheon and bridge on Thursday at her residence, "Birchholme," Rothsay, in honor of her guest, Mrs. Gillmor Brown, of Fredericton. Those present were, Mrs. Brown, Mrs. Beverly Armstrong, Mrs. Brook, Mrs. Heber Vroom and her guest, Mrs. H. R. Fraser, of Sherbrooke, P.Q., Mrs. H. W. Frink, and Miss Anne Puddington. The prize winners at bridge were Miss Anne Puddington, Mrs. Gillmor Brown and Mrs. Beverly Armstrong.

* * *

Mrs. John McMillan was hostess at a delightful small bridge at her residence on Germain Street, Saint John, on Thursday afternoon, in honor of Mrs. King Hazen, of Fredericton, who is visiting her son, Sir Douglas Hazen, and Mrs. Hazen in Saint John. Miss Annie Kaye and Miss Hooper were the prize winners.

* * *

Mrs. Walter A. Harrison, who has been visiting her mother, Mrs. John H. Thomson, in Toronto, and friends in Kingston and Montreal for the last two months, has returned to Saint John. She was accompanied by Mrs. Louis Barker, of Montreal, who will be Mrs. Harrison's guest for two or three weeks. Mrs. H. Barclay Robinson who also has been visiting in Montreal, accompanied them, and the trip home was made via the Adirondacks, the Green Mountains and Boston.

* * *

Mrs. George M. Robertson arrived home from Montreal on Monday after attending the wedding of her niece, Miss Josephine Morrison. Mrs. Morrison was accompanied by another niece, Mrs. Donald Phin, of Welland, Ontario, who for a few weeks will visit her aunt and her grandmother, Mrs. James Lindsay Dunn, Germain Street, Saint John.

* * *

Mr. and Mrs. Clarence B. Allen, Saint John, left on Saturday for the Pacific Coast. They will spend a short while at Chicago, and will visit a brother of Mr. Allen's in Seattle and another at Los Angeles, and expect to be away until next spring.

* * *

The marriage of Miss Josephine Morrison, R.N., daughter of the late Dr. and Mrs. J. H. Morrison, and granddaughter of Mrs. James Lindsay Dunn, of Saint John, N.B., to Mr. Allen S. Ball, son of Mr. and Mrs. George B. Ball, of Toronto, took place Saturday evening, at half-past seven o'clock, at the church of St. Andrew and St. Paul, Montreal, Rev. Dr. Donald officiating.

MRS. THOMAS LAWRENCE HARDING, TORONTO
Formerly Miss Ethel Drew-Brook, daughter of the late Mr. and Mrs. William Drew-Brook, whose marriage took place this summer.
—Photo by Mr. Lyonde and Sons.

The bride, who was given away by her uncle, Mr. H. R. Dunn, of Saint John, was unattended. She wore a travelling costume, a navy blue tailored crepe frock made in simple lines, with small felt hat to match, and carried a beautiful bridal bouquet of American Beauty roses. Mr. H. B. Sharp, of Toronto, acted as best man. Immediately following the ceremony Mr. and Mrs. Ball left on their wedding trip for the Laurentian Mountains, and on their return they will reside at 44 Lincoln Avenue, Montreal. Among the out-of-town guests were Mr. and Mrs. D. E. Phin, of Welland, Ontario; Mr. Alastair Morrison, of Morristown, New Jersey; Mr. and Mrs. John Dockstader and Miss C. Stapelles, of Ottawa; Mr. and Mrs. George Ball, of Toronto; Mrs. G. M. Robertson, aunt of the bride; Miss Leslie Skinner, Miss Mary Barnes, all of Saint John; and Dr. James Elliott, of Quebec. For travelling the bride donned a handsome navy blue needle point coat with shawl collar and deep cuffs of lynx.

Family Tradition

has been carried down through the generations largely by the written missives of years ago. Happy scenes and tender emotions of bygone days are recalled, linking the present with the eventful past. The personal letter still survives as the one means of communication that carries your message in privacy—and an intimacy that bespeaks sincerity.

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"Temptation Chocolates"

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"The Stores of Quality" also have Hallowe'en Novelties, with which the hostess can display that originality in refreshments which so delight her guests, and draw approving looks from "The man of the house".

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the Isles of Rest

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On the way down—or returning—visit Vancouver or Victoria, the show cities of the Pacific Northwest. The marvellous scenery you will see makes the trip well worth while.

Complete information regarding California— fares, accommodation, literature, etc., gladly supplied by any Agent of Canadian National Railways.

Canadian Women in the Public Eye

Mrs. W. C. Livingston

THE names of the Fathers of Confederation have been recently upon the lips of all Canadians, as men of vision, "who builded better than they knew". But deeds of the Mothers of that history making epoch remain "mute and inglorious", although inseparably bound up with the events of that time. Women have always been the home makers, and the home was the true source of the Fathers' inspiration—a happy family was their ideal of Confederation. And well did the Fathers know, that the vision, which they projected must be sympathetically and courageously achieved, not by the efforts of a few, but through the deeds of self sacrifice of men and women of succeeding ages.

MRS. W. C. LIVINGSTON

Confederation was never more dangerously imperilled, than by the Great War. Had the enemy triumphed, the dreams of the Fathers of Confederation would have been rudely shattered. During this agonizing period women of every Province served at home and abroad with bravery and self sacrifice. But there are few women in the Dominion of Canada, who can boast a prouder war record than Mrs. W. C. Livingston of Brantford, Ontario. She embodies that true type of Canadian womanhood, which proved a dependable ally in the hour of sore need; whose true worth was tested in the crucible of war.

"Service for others" has always been Mrs. Livingston's motto and eloquently has it been exemplified. Loyally she served her community in days of peace, but it was against the dark ominous clouds of war, that her deeds stand luminous.

She sent her four gallant sons to fight for King and Country. Then she rallied the women of Brantford for active service under the Women's Patriotic League. Her home was opened for many an important conference and she placed her beautiful grounds at the disposal of every good cause, which required aid. Field kitchens were procured for Canadian Battalions, band instruments presented, hospitality extended to billetted battalions.

While the busy fingers of women were knitting socks, guiding the long white seams of hospital garments or packing surgical supplies, their brains were taxed to the utmost to devise ways and means of raising funds to meet the constant demand and frequent emergency calls. Women's strength was strained well nigh to the breaking point, in these fear frought days. But Kipling's well known couplet seemed graven in Mrs. Livingston's breast,—

"In courage keep your heart
In strength lift up your hand."

even though her sorrow was a major portion. In the midst of her work, with all the cruel brevity and dispatch of war came word, that her youngest son, Pte. Wilmot Livingston, had been killed at Vimy Ridge. The entire community shared her grief. Yet she showed the same brave spirit as that noble general, who, when they told him that his only son had been killed while doing lonely outpost duty, said, "Kiss him for me. Carry on."

Later came the word, that Lieut. Hugh Livingston had been killed in action. Mrs. Livingston and her family were again plunged into the depths of grief. Then came official denial, stating that it had been another officer by the same name but from another place. Scarcely had the reaction of joy subsided, when the first heart breaking news was repeated. Her heart was again torn between hope and anguish, but the terrible suspense was at last ended by an official dispatch confirming beyond doubt, that a second son had given his life bravely fighting for King and Country.

Sustained by a strength, which transcends all human power, Mrs. Livingston still directed all activities with a devotion and fidelity which made all marvel, who knew her inward grief. Her great outlet of emotion was in sharing the sorrow of others.

But her cup of suffering was not yet full, for cables followed, saying that Pte. Arthur Livingston with the P. P. C. L. I. and Pte. Brant Livingston with the 58th Battalion had been badly wounded. But Mrs. Livingston faithfully fulfilled her duties to the uttermost even to the Day of Armistice—that almost unbelievable day of mingled sorrow and rejoicing.

Mrs. Livingston rounded out her term of office, until the Women's Patriotic League had accomplished all for which it had been brought into being, and then requested to be allowed to retire from the presidency also of the Local Council, under which she had first called the women together. On the occasion of her retirement she was presented with a beautiful diamond brooch and the following expression of high regard:—

"General and sincere regret is felt at your resignation, as president of the Brantford Local Council of Women. For eight years, you valiantly carried the responsibility of leadership. During your term of office, war had to be faced by the women's organizations for the first time in the history of Brantford. Your natural power of leadership co-ordinated their efforts into one harmonious and effective whole, whose achievement shall, ever live in Brantford's historic annals. No one strove more indefatigably, no one served more faithfully and none gave more generously, than you did, during those war ridden years. No soldier left Brantford for the front without a token of remembrance from the Women's Patriotic League. Heavy and insistent demands from British and Canadian Red Cross were always generously met and to the four corners of the earth, the hand of help and succour was extended. All this work, you have directed. Your personal example was an inspiration to all, who worked with you. Your vision of faith and dauntless courage overcame difficulties, which seemed well nigh insurmountable. In those days of doubt, you held high the torch of courage. Your own personal grief and cares were unselfishly merged into those of the whole community. Not on your sleeve, but in your heart were your golden wound stripes bravely worn. Words fail, by which to adequately convey a truer appreciation of your heroic service. The remembrance of our association together shall ever be treasured and revered, even as the comradeship of our soldiers in the trenches. The Brantford Local Council of Women and your personal friends request your acceptance of this brooch. The lustre of its gems shines not with a fairer light than that of your own good deeds. Your name shall ever be lovingly intertwined with the laurel, which crowns Brantford's war work We rejoice, that after the stress and strain of war, that "Peace puts forth her laurel everywhere".

The Great War Veterans made Mrs. Livingston an honorary officer—a distinction enjoyed by no other woman. She was also decorated by the Serbian Government for her work and sympathy for the Serbians. But to-day Mrs. Livingston's most cherished possession is the silver cross, which she always wears on a slender silver chain—significant symbol of a mother's sacrifice.

Canada's greatest women have been those, actuated by their desire to serve others—women who turn their hand to the nearest duty, and quietly and without acclaim stand by it with devotion and a steadfast spirit, no matter what the cost. Of such women is Mrs. Livingston, whose undaunted spirit, devotion and self sacrifice are golden threads, which make fast and illumine the warp and woof of the Canadian Confederacy, visioned by the Fathers of Confederation more than half a century ago.

A Hallowe'en Memory

Do you remember, Heart's Desire,
  The night when Hallowe'en first came?
The newly dedicated fire,
  The hearth unsanctified by flame?

How anxiously we swept the bricks
  (How tragic, were the draught not right!)
And then the blaze enwrapped the sticks
  And filled the room with dancing light.

We could not speak, but only gaze,
  Nor half believe what we had seen—
Our home, *our* hearth, *our* golden blaze,
  Our cider mugs, *our* Hallowe'en!

And then a thought occurred to me—
  We ran outside with sudden shout
And looked up at the roof, to see
  Our own dear smoke come drifting out.

And of all men's felicities
  The very subtlest one, say I,
Is when, for the first time, he sees
  His hearthfire smoke against the sky.

The Rabbit Yields the Latest Things in Fur

By Paulette.

WHAT quaint things women are! Tell one that the fur she is wearing is rabbit, and she will be mortally offended. Invite her attention to a stole of "electric seal" in a shop, and she will go straight in and buy in, although she knows as well as the salesman that it is only a fancy name for treated rabbit's fur.

Bunny's name is legion. To be precise, there are three dozen titles by which his fur is known in the shops, whilst his blood brothers from France and Australia have almost an equal number of aliases, and hare fur masquerades under many a *nom-de-plume*. Arctic seal, coast seal, French seal, Belgian beaver, castorette, squirreline, visionette, French sable, erminette, coney-leopard, Baltic tiger, chinchillette—these are but a few of the names assumed by the English bunny and his foreign relatives when they enter the shops.

The rabbit fur trade has created a new class of customers right outside the fine fur coat wearers of earlier days. Huge factories are now at work supplying the wants of these new customers, and rabbits, once the farmer's pest, are being bred on an enormous commercial scale, both by amateurs and professionals. The great virtue of the rabbit's pelt is that the fur takes all sorts of dye. Its weakness is the thinness of the skin, which has to be prepared and toughened for wear by elaborate processes.

After the flesh has been removed with special knives, the pelts are first soaked in salt water to render them pliable. Next they are stretched, scrubbed with soap and water, stretched again, left in bran, and dried. After several other treatments with alcohol, glycerine, oil and chemicals, they are beaten, and steel combs smooth and straighten the hair. Now they are ready to be dyed and clipped into the semblance of seal, sable, chinchilla, etc.

But all bunny skins are not frauds

MISS NATALIE MILLS
Daughter of Mr. and Mrs. C. N. Mills, of Toronto, whose mother entertained at a coming-out tea and dance for her on Tuesday, October 25th.
—*Photo by J. Kennedy*

clipped and trimmed and dyed to "look like wot they aint." Some today are quite natural. I have handled furs which had been subjected to nothing more than the normal curing process and which, after close inspection, I could barely tell from the real, priceless chinchilla. I have seen others like silver fox, some like the most exquisite squirrel, and some like no other fur on earth—as soft as squirrel, and in colour a wonderful mingling of the hues of chocolate and blue-gray.

These new natural rabbit furs, of which fresh varieties are constantly arising, are destined shortly to oust the clipped and dyed furs from the market. They are obtained simply by clever and scientific breeding (on Mendelian lines), extraordinary as it may sound to anyone ignorant of the almost endless diversity of types which can thus be achieved. Britain, I am glad to say, leads in the industry; and Reading, where most of the breeders congregate, is rapidly becoming the centre for Women's Winter Warmth.

MRS. ALEXANDER McD. McBAIN
Formerly Miss Margaret Laird, only daughter of Mrs. Alexander Laird, of Cluny Drive, Toronto, whose marriage took place in September.
—*Photo by J. Kennedy.*

Rococo

By Covent Garden Market
  What should I see
But a wagonful of parrots
  Of every degree.
Among the heaped roses
  And blooms beyond numbers,
Raspberries, strawberries,
  And cool cucumbers
The wagon wound jocosely,
  Gorgeously, profanely,
A circus of duchesses
  Exhibited humanely,
In all their court plumage,
  Dove-gray, cipolino,
Fleur-de-pêche, emerald
  And Barolo surfino.
Proud pink beaks
  And beady ruby eyes,
Orange, green and crimson toes,
  And what indignant cries!
A duchess all in turquoise
  Was hanging upside down
For shame that they were carting her
  Caged about the town.
I bought a wreath of rosemary,
  I bought a bunch of carrots.
The tumbril thanked me kindly, both
  As duchesses and parrots.

—*Christopher Hussey.*

Cleaning Cloths

SPECIALLY prepared cloths are now sold to do the everyday cleaning and polishing in one's home in one operation. They are made in different colors for different purposes and are impregnated with cleaning substances. For mirrors and windows there is a grey cloth which cleans and polishes at the same time, and for ordinary silver and electro-plate a buff cloth does the work. For jewellery and very special silver a red cloth, impregnated with jeweller's rouge, is sold.

For one's furniture and leather work a green cloth dusts and polishes at the same time, and a turquoise blue cloth is sold for copper, brass, and nickel.

These cloths are sold at 10½d. each for home purposes, and in a larger size at twice the price for motorists. Owner-drivers who take a pride in their cars can in this way do so with little trouble.

A smaller pink cloth is sold at 6d. for polishing one's nails. All that has to be done is to rub the nails with the cloth and polish on the buffer.

Another handy gadget for use without water is a pad filled with specially prepared chalk for cleaning windows. This does the work in one operation without any other cleaning agent.

Would any town councillor go to Glasgow or Edinburgh if he could get a jaunt to London at the ratepayers' expense?—*Mr. Macquisten, M.P.*

At present used for storing fodder at Oxted, Surrey, a barn dating from the fourteenth century, and rich with black oak, is to be moved to North Sheen for use as a church.

'Perhaps no word of six letters concentrates so much human satisfaction as the word "garden".'

—*R. Le Gallienne.*

RUDDY CANADIAN APPLES FOR OVERSEAS

"What shall I send the folks in the Old Country?" is the query heard as the Christmas season approaches, but if the average Canadian realized how much our big, juicy, red apples are appreciated and enjoyed by people overseas the problem would be immediately solved.

Canada's luscious rosy apples are relished by old and young alike. They symbolize our brilliant sunshine and warm summer days and they do look Christmassy and cheerful. Northern Spies, McIntosh Reds and Baldwins are the best and the most popular to carry your kind thoughts and good wishes across the sea and standard boxes and barrels of choice hand picked and hand packed fruit, Government Inspected, are procurable at reasonable prices from any grocer while the matter of shipment is as simple as the mailing of a card.

The Canadian National Express will call for your apples, transport and deliver them by quick service to any station in Great Britain, Ireland and most European countries.

The transportation charge from Montreal and Quebec up to November 15th or from Saint John and Halifax, thereafter, by direct steamer to points in Great Britain, Ireland and the Channel Islands is $3.10 per standard box and $6.20 per standard barrel, including refrigeration.

For rates to Canadian ports, through rates to Continental stations and other particulars, consult any Canadian National Express Agent.

SOCIETY

Sir Frederick Haultain, of Regina, was recently the guest for a few days of his sisters, the Misses Haultain, of Dorchester Street, Montreal.

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The Governor-General of Canada and Lady Willingdon, who have spent a month in the West, are again at Government House, Ottawa.

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Mrs. Arthur Drummond, with her family, is again in Montreal from her place at Beaconsfield.

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Miss Gwyneth Wonham, Wood Avenue, Montreal, entertained on Tuesday afternoon of last week at the tea hour in honor of the Misses Margaret and Betty Duff, who are among this season's debutantes. The tea table, attractively done with yellow chrysanthemums and yellow candles, was in charge of Mrs. Huntly Duff and Mrs. William Benson. Miss Freda Wonham served the ices. Assisting in the tea room were Miss Ethel Lamplough, Miss Marjorie Stevenson, Miss Margaret Morgan, Miss Ernestine Ellis, and Miss Marjorie Doble.

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Mrs. Jeffrey Beuland, of Montreal, was recently a visitor for a few days in Toronto, and later was the guest of Sir John and Lady Gibson in Hamilton.

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Mrs. D. C. Coleman recently entertained at luncheon at the Royal Alexandra Hotel, Winnipeg, in honor of Mrs. A. D. MacTier, of Montreal.

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Miss Louise Taschereau, of Quebec, entertained recently in Quebec for Miss Yvette McKenna.

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Mrs. Henry Joseph, of Montreal, entertained at luncheon on Tuesday of last week in honor of Mrs. Charles Fremont, of Quebec. Mrs. Joseph's guests included, Lady Williams-Taylor, Madame Monty, Mrs. R. E. Jamieson, Lady Gouin, Mrs. John Scott, Mrs. Hugh Walkem, Mrs. Arthur Doble, Mrs. C. L. Jobb, Mrs. Howell and Mrs. Tilley.

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Lady Williams-Taylor, of Montreal, entertained at luncheon on Wednesday of last week, for Mrs. Bryce Allan, of Boston, Mass.

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Miss Patricia O'Brien, of Montreal, is entertaining at dinner on Friday evening of this week, prior to the dance being given by Mrs. George R. Starke for her granddaughter, Miss Muriel Jamieson, a debutante of the season.

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Miss Helen Fitzrandolph, formerly of Fredericton, N.B., now of London, England, arrived in Montreal on Thursday of last week to be the guest of Sir Frederick and Lady Williams-Taylor for a few days, prior to sailing to rejoin her sister, Mrs. Vernon Eaton, who is visiting her daughter, Lady Dashwood, at West Wycombe Park, Bucks.

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Mrs. H. Percy Borden, of Ottawa, and her daughter, Miss Gwendolyn Borden, entertained recently in honor of their guest, Miss Rosamond MacCoun, of Canning, N.S., and for a number of debutantes, including the Misses Julia MacBrien, Diana Kingsmill, Catherine Guthrie, Mary Margaret Hill, Mary and Lorna Blackburn, Sylvia Smellie, Georgie C. Laudet, Barbara Greene, Margaret Hose, Barbara Avery, Eileen Devlin, Nancy MacCarthy, Eileen Scott, Dorothy Worsley and Gladys Burritt.

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Lady Kingsmill and Mrs. Russell Blackburn are again in Ottawa from Winnipeg.

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Lady Atkins, of Winnipeg, will spend the winter with her daughter, Mrs. Reginald Ney, in East Africa.

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Colonel and Mrs. J. L. Ralston and Mrs. Ralston, of Ottawa, and Mrs. H. A. Panet recently spent a few days in Montreal.

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The marriage took place in Vancouver recently of Mr. Charles MacKintosh, eldest son of the Hon. Charles MacKintosh, and brother of Mrs. Sandford H. Fleming and Mrs. H. B. McGiverin, of Ottawa, to Lillian, daughter of Major General Cameron, at one time commandant of the Royal Military College, Kingston. The bride is a niece of Sir Charles Tupper.

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Lady Turner, of Quebec, recently sailed for Europe. Returning Lady Turner will bring with her her niece, Miss Helen Meredith, who has been at school in Switzerland.

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Mr. and Mrs. Alain Joly de Lotbinière, with their family recenly returned to Montreal from their country place at Pointe Platon, Quebec. They left last week-end to spend a fortnight in the South.

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Mrs. Eric L. Harvie is again in Calgary after visiting her parents, Mr. and Mrs. F. N. Southam, in Montreal.

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Colonel and Mrs. P. S. Benoit, of Quebec, are visiting in Ottawa.

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Miss Barbara Henderson, of Montreal, is entertaining at dinner on Friday night of this week, and later will go with her guests to the dance given by Mrs. George R. Starke for her granddaughter, Miss Muriel Jamieson.

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Mrs. F. M. Ramsden, of Montreal, is sailing on November 3 for Italy and will spend the winter abroad.

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Mrs. Clarence F. Smith, and her son, Kenneth, were recently passengers in the *S.S. Empress of France* for Europe. They will spend six weeks in England and France.

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Hon. Marguerite Shaughnessy is again in Montreal from Boston.

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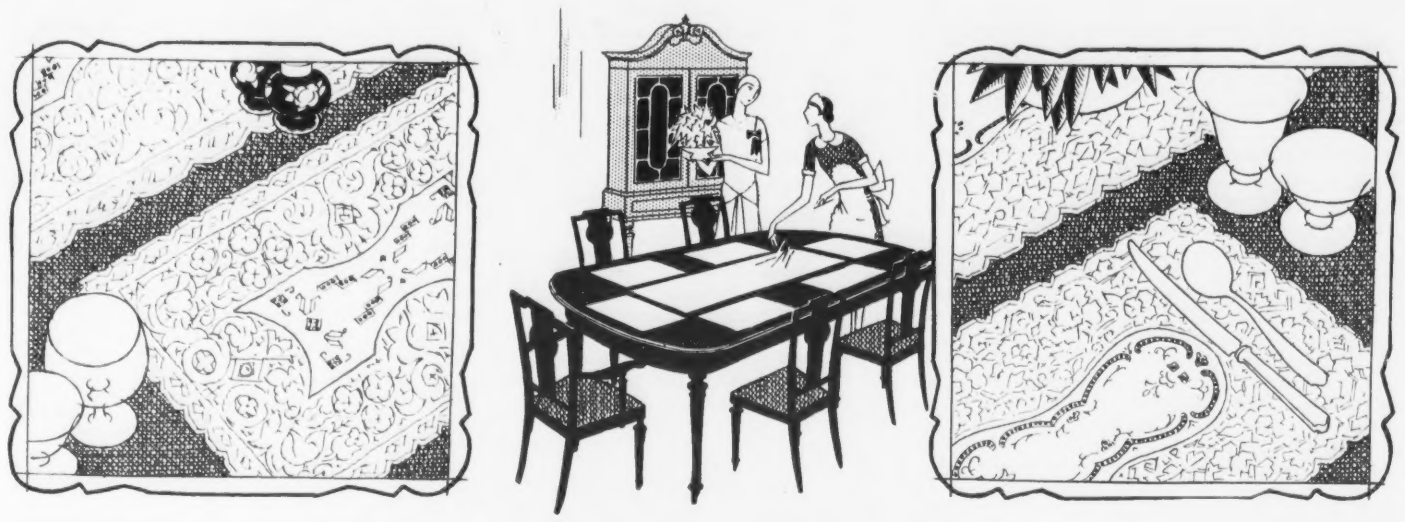
Mr. and Mrs. F. L. Wanklyn will return from Senneville to Montreal early in November.

MRS. HENRY ALDOUS AYLEN

Who before her marriage on Saturday, September 24, at St. Matthew's Anglican Church, Ottawa, was Phyllis Beatrice, daughter of Mr. and Mrs. Ernest H. Matthewman, of Ottawa. Mr. Aylen is the son of Mr. Henry Aylen, K.C.

—*Photo by John Powis*



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Illustrated Above

AT THE LEFT—Long runner and twelve oblong doilies of two-tone ecru filet lace bordering ecru linen charmingly embroidered — a superb set of 13 pieces at $75.00. A similar set with oval mats — $67.50.

AT THE RIGHT—Runner and doilies of creamy white filet centred by embroidered linen—six mats and runner at $57.50 the set; or twelve mats and runner at $100.00.

Luncheon Sets—$13.50

Of heavy creamy linen with corners and medallions of Punto work—54-inch cloth and six napkins for tea or luncheon table, $13.50—or with more lace work, $15.00. Or with 45-inch cloth, $10.00 and $12.50 for the 7-piece set.

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For the ultra-smart arrangement—two long runners of ecru linen and Italian embroidery (one at each side of table) with short runner for centre and two oblong mats for either end. With dozen napkins—$30.00 and $35.00 for 17-piece set.

—Second Floor, Yonge St.

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Photograph by Alfred Cheney Johnston

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